Heft

MORTOMLEY'S ESTATE.

A Novel.

BY

MRS. J. H. RIDDELL,

AUTHOR OF

'GEORGE GEITH,' 'TOO MUCH ALONE,' 'HOME, SWEET HOME,'
'THE EARL'S PROMISE,' ETC., ETC.

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By the same Author.

AUSTIN FRIARS.
TOO MUCH ALONE.
THE RICH HUSBAND.
MAXWELL DREWITT. ✓
FAR ABOVE RUBIES.
A LIFE'S ASSIZE.
THE WORLD IN THE CHURCH.
HOME, SWEET HOME.
PHEMIE KELLER.
RACE FOR WEALTH.
THE EARL'S PROMISE.
MORTOMLEY'S ESTATE.
FRANK SINCLAIR'S WIFE.
THE RULING PASSION.
MY FIRST AND MY LAST LOVE.
CITY AND SUBURB.
ABOVE SUSPICION.
JOY AFTER SORROW.

TO

Emma Martin,

OF

WADESMILL, HERTS,

THIS STORY IS DEDICATED,

AS A TOKEN OF THE AUTHOR'S RESPECT AND AFFECTION.

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MORTOMLEY'S ESTATE.

CHAPTER I.

INTRODUCES MR. ASHERILL TO THE READER.

During the course of the last ten or at most fifteen years, a new class of building has, mushroom like, sprung up in the Metropolis, which cannot perhaps better be described in a sentence than as

'The City of London Offices' (Limited).

True, none of the 'Houses,' 'Chambers,' 'Halls,' 'Buildings' that swell the ranks of this new army of offices, are so far as I know called by the above name, but they are all situated within the precincts of the City; they have been promoted by City men, they all belong to Limited Companies or to the liquidators of those Companies, and they all resemble each other more or less —more indeed rather than less.

They are to be met with in various lanes, alleys, streets, and courts. So far as a casual observer can see, they are principally remarkable for an utter absence of comfort. They possess longer corridors, smaller rooms, steeper and more unpromising stone staircases, than any other class of building, Newgate not excepted, east of Temple Bar.

So far as the mind can grasp, they are tenanted by a more wonderful race of men than Captain Cook discovered in the South Sea Islands, or Darwin conceived could ever have been eliminated from monkeys.

The windows are noticeable for having no front light, the edifices themselves are curious for the simple reason that they have been apparently built without the usual preliminaries of either architect or plan, while the men who during business hours inhabit the offices afford subject for the wildest speculation.

They have as a rule come from no one knows where; they live no one, save their victims, knows how; their business, though stated with sufficient distinctness on the walls of the halls and corridors, and the glass and panels of the doors, is a sealed mystery to every one but themselves and the poor wretches who in those dreary offices are stripped of every valuable they possess, every rag of social consideration, every vestige of self-respect, and turned out naked as they came into the world to meet the world's opprobrium, and that which is tenfold harder to bear—the world's pity, and to try to make their way once again through a world it is unhappily necessary for them to pass through. And yet the men who are able to set up in business in the trade or profession (which ?) that I have indicated, like the wicked, flourish as green bay trees; they gather riches, they purchase houses and inhabit them, they build barns and fill them, they lay by much treasure, they hug themselves on their balances, their position, the deference shown fearfully and servilely by those who are poorer than themselves, the familiarity of those who are richer,—never recking of that possible hour when poverty shall come upon them like an armed man, and when a hand more terrible than that of death itself shall be laid upon their shoulders and a voice whisper in their ear, 'Thou fool, this night thy substance is required of thee.'

As for their souls, they never think of them either. Money is palpable, spirit impalpable.

If in their blindness they ignore the probability of money making unto itself wings—even money coined as theirs has been out of the blood drawn from men's hearts, the anguished tears of women, the broken hopes of youth, and the disgrace heaped upon old age—it is not in the slightest degree likely they trouble themselves concerning the possible vagaries of their spirits.

Death, if the idea of dying present itself, is looked at either as an end of happiness or a cessation from anxiety.

It is bankruptcy in both cases. It ends a successful career; it smooths all difficulties in the path of those whose experiments have proved abortive, whose attempts have resulted in failure; and, as the earth-worm is no respecter of persons, it cuts short the career of worldly consideration, it renders men's good opinion valueless, it places the best-esteemed City magnate in a position where even a plum of money will not enable him to pass muster in a more creditable manner than the Bethnal Green pauper who has nothing to leave his family except his bones.

Death is bankruptcy. Can I say more in its disfavour when writing of a class who hold personal bankruptcy—their own, I mean—a calamity too great to contemplate; who estimate a man's standing, for here and hereafter, by the amount he has managed to rake and scrape together; and who live by swooping down upon his possessions, and selling the house which shelters him, the bed he lies on, the toys his children have played with, the dog he has fondled, the horses he has ridden, the harp his dead mother's fingers have touched?

Much more might be said of the race, but as one man of the genus waits, claiming particular attention, you and I, reader, will, leaving generalities, walk up to the first floor of Salisbury Buildings, Leadenhall Street, City, and enter the private office of Mr Asherill, senior partner in the firm of Asherill and Swanland, Public Accountants.

Well known was Mr Asherill in the City; his large frame, his high well-developed forehead, his massive head, his broad shoulders, his perfectly white hair, were as familiar to the *habitués* of Basinghall Street, and the thoroughfares conducting to that heaven for rogues and hell for honest people, as the faces of the ticket-porters in Lombard Street, or the livery of those stately gentlemen who lounge about the entrance to the Bank of England.

And indeed it must have been accounted a shame had it proved otherwise, for Mr Asherill was living, moving, and having his being in the City for five-and-twenty years at all events, before the new Bankruptcy Act developed that particular class of industry in which Mr Asherill is at this present moment employing the great and varied talents with which, to quote his own modest phrase,—'The Lord has seen fit to bless him.'

How he employed the thirty-five years preceding the above-mentioned twenty-five of his sojourn in this wicked world, it would be tedious to specify.

His enemies—for even, such is the depravity of human nature, Mr Asherill had enemies—said a considerable portion of the period must have been spent in obtaining a practical knowledge of the roguery, vice, falsehood, and trickery, which he denounced so unctuously; and it is quite certain that in whatever school he may have graduated, his information on the subject of all the sins to which flesh is prone, his thorough acquaintance with all the forms of lying and cheating, to which what he habitually styled 'poor human nature' is addicted, were as complete as marvellous.

There must have been a black night at some period or other in his life; but no man in the City, at all events, could fix a date and locality when and where that event happened which caused Mr Asherill to conceive a dread of, and dislike for, gentlemen and ladies, which was the one weak spot in an otherwise almost perfect Christian character.

Mr Asherill's account of his own early life was that he worked in a cotton mill at Manchester; that through the kindness of a poor scholar who lodged in the house of his, Asherill's, sole surviving relative, his grandmother, he learned to read, write, and cipher; that, being steady and hardworking, he attracted the attention and secured the interest of a Christian blessed with worldly means and influence, who took him first into his own warehouse, and subsequently procured for him an appointment in India, where he remained for a long time, and might have remained till the end of his life, had not the delicate health of his wife compelled him, ten years after his marriage, to choose the alternative of parting from her or leaving India.

'Guided by Providence,' said Mr Asherill, 'I decided on returning to England.'

Which was all likely enough and plausible enough, only it happened to be untrue in one particular at least.

An unregenerate wag who met Mr Asherill at the Crystal Palace in the days when the mysteries of cotton spinning were expounded in the machinery department for the benefit of the masses, who were then supposed to be hungering and thirsting after solid information, persuaded that gentleman to inspect the process, and under pretence of ignorance beguiled the former factory lad into making various statements which proved conclusively he never could have been in a mill, save as a mere visitor, in his life.

One swallow, however, does not make a summer; and even though a man be convicted of having uttered one untruth, it does not follow that all his other statements are necessarily false.

That Mr Asherill had been in India there could be no question. He had been there long enough to place a very effectual gulf between his present and his past, and to render all attempts to fathom whatever mystery may have attached to his early life utterly futile.

It might be the case, as some people declared, that he had not risen from the ranks—that his real name was not Asherill—that he and his father, a respectable tradesman, having had some difference concerning the contents of the till, he was shipped out of the country and requested to stay out of it—all this might be so, but who was to prove it? and supposing it all capable of proof, who would be interested in the matter?

All the king's horses and all the king's men could not undo the fact, that for twenty-five years Mr Asherill had held up his head in the City—that he was a man of weight whom aldermen and common-councilmen delighted to honour—who had been connected with every form of speculation which the fashion of the day and the opportunities of each commercial year brought into repute. He had made money by railways and lost it, and come up again fresh and smiling as the director of various banks and insurance companies, the very names of which are now almost forgotten, so rapidly is the memory of one swindle wiped out by the collapse of another more recent. He had something to do, directly or indirectly, with nearly every 'big thing' which was floated in the City. To a nicety he knew the price of a lord, and was once clever enough to bait a hook which enabled him to land a bishop. He was acquainted with baronets and knights, whose names looked remarkably well on the list of directors' whilst he had an army of generals, colonels, and majors ready at any moment to take the financial field.

A ready man and an able—a man, a Yankee speculator, a canny Scot, a German adventurer, or a religious philanthropist, might have sat up all night to catch napping, and eventually found the intended victim wider awake than themselves.

If there were one thing more than another, always excepting sanctimoniousness, which distinguished Mr Asherill from other people, it was his intense respectability. From the crown of his head to the sole of his foot he looked the incarnation of that god which is the Englishman's Fetish.

The folds of his immaculate white cravat were in themselves letters of recommendation. Whenever any especially profitable and delicate piece of business had to be manipulated in the Bankruptcy Court, Mr Asherill always made it a point to be present in person; and, with the exception of one Commissioner, no Judge had ever yet been known to urge an objection to any course Mr Asherill suggested, and throw cold water on any scheme that emanated from the brain which found no mean habitation in the massive head covered with thick but perfectly snowy hair.

And whatever Mr Asherill engaged in, he carried on and through respectably. Had his lot been cast in a different sphere, he would have made a splendid butler, a model parish clerk, or a magnificent hall porter.

As it was he associated himself with company after company, and then almost wept for those who lost their little savings, their policies of insurance, their deposits, and their incomes.

Whoever else might be to blame in the affair, he never was. He was always deceived; if there were one especial enterprise in which Mr Asherill had invested his largest stock of faith, it always proved to be that which came to the most utter grief, which collapsed with the mightiest shock.

Not only this, but the amount of money Mr Asherill, according to his own showing, lost on each of these occasions was positively appalling. He would shake his head and beg that the subject might not be mentioned to him, it was all so terrible; and then he would contrive to drop a hint as to how far he was 'in,' and the majority of people believed him, and the minority who did not believe was too small to count.

After that especial Friday, in eighteen hundred and sixty-six, when, had any former citizen liked to get out of his coffin in the vaults of St Edmund the King and Martyr, adjacent to the notorious Corner House, he might have fancied a second South Sea Bubble had just burst, after that Black Afternoon which brought ruin to thousands, Mr Asherill quietly packed up a few clothes and left town.

Perhaps he had been waiting for some such opportunity; perhaps some stray brick of that mighty pile touched him. Be this as it may, he went quietly down to Lewes, got himself decorously arrested and lodged in gaol, and then without the slightest fuss or useless publicity passed his examination, received his certificate, joined his wife at Brighton, and spent the summer at the sea-side. It was then he became a Christian and began to wear white neckcloths.

As he said it himself, there can be no harm in my remarking that up to the period of Overend and Gurney's collapse, he had not been a Christian. He was not one when he visited Lewes—he was not one when he reached Brighton, where, after more than a quarter of a century's bad health, his wife was at length dying with a commendable if late rapidity.

Whilst engaged in this occupation, she made the acquaintance of a widow lady, who was serious and possessed of an ample competency, and who being, moreover, amiably and charitably disposed, took the invalid drives, and furnished her with many luxuries and comforts to which she had always latterly been accustomed, but which, in the then state of the Asherill finances, she might otherwise have sighed for in vain.

When Mr Asherill once more returned to business—the City, his old haunts, and companions—he was a changed man. If he had been respectable before, he was ten times more respectable now.

He was a widower, and he mourned for his deceased wife in a hat-band a foot deep, in black clothes of the best quality and of regular City make; in jet studs, a ring containing her hair, and a white cravat which would have made the fortune of an undertaker.

Nor was this all. Short as had been his absence, it proved long enough to enable him to acquire the language and manners of the people amongst whom he meant for the future to cast his lot; and he went about the City lanes and streets, informing all with whom he stopped to speak, of the irreparable loss he had sustained, of the great change which had been wrought in himself. If he heard naughty words uttered in railway carriages, he was wont to say, 'Hush,' and then read his dear young friends a homily on their thoughtlessness and profanity.

He did not hesitate to tell them he had once been sinful, even as they, and he always finished by expressing a hope they might be converted earlier in life than had been the case with him.

He was always sowing good seed ; and though some of it was necessarily wasted, upon the whole, I am bound to say, Mr Asherill found the harvest pay him remarkably well.

His bankruptcy, his wife's death, the religious convictions which he was able to receive, proved the making of his fortune.

Never had Mr Asherill done better than when other men were doing as badly as they knew how. Everything he touched turned out well for him, at least; and nothing turned out a better speculation than the widow.

Naturally, after Mrs Asherill's death, she imparted to the widower a vast amount of religious consolation, and likewise naturally Mr Asherill found her conversation comfort and uphold him exceedingly.

Indeed, he found it so comforting that at the expiration of two years from the period of his failure, that is, in the summer of eighteen hundred and sixty-eight, he ventured to offer himself and his prospects to the widow.

He was a man and a convert, what could a lone woman desire or ask more ? Nothing perhaps, and yet the widow had her doubts.

She had been so often angled for, that she looked rather closely at the bait before she rose to it, and hinted that whilst friendship urged her to say 'Yes,' prudence advised her to say 'No.'

She knew so little of Mr Asherill's antecedents, she was so ignorant even of the names of any of his friends, that—

'The name of Samuel Witney is familiar to you, doubtless,' interrupted Mr Asherill.

Yes, the widow knew it well. He was a shining light in his own particular denomination, and she had read his speeches, and listened to his lectures with delight and instruction.

'I suppose then,' suggested Mr Asherill, 'that if he writes to you saying he has known me for twenty years, believes me incapable of a mean action, and can vouch for my perfect respectability, I may hope—'

What he hoped was not exactly conveyed in words, but it resulted in the widow saying,

'Oh! Mr Asherill,' and setting her cap, which had suddenly become disarranged, straight.

I do not wish to enlarge upon this theme, however; the loves of elderly couples cannot be made attractive by any sort of writing yet discovered, and the billing and cooing of a pair of old doves is music which no art can render sweet in the ear of the listener.

Immediately on Mr Asherill's return to town, he informed Mr Witney of his wishes, as well as of the great change he had experienced, thus killing, as was his wont, two birds with one stone.

He secured a second wife with a handsome income, every penny of which he insisted should be settled on herself; and he cemented the friendship, so called, which had after City fashion subsisted between himself and Mr Witney.

'It is so pleasant to think you are at last one of *us*,' said that gentleman, and undoubtedly Mr Asherill thought so too.

CHAPTER II.

A VERY WET SATURDAY.

To this man, prosperous in spite of the reverses he had experienced—contented notwithstanding the recollections his memory must have held—hypocritical to Heaven and his fellows as he had once been to his fellows alone—to this man who, having turned over a new leaf on which nothing was traced save piety and respectability, found money, and, as a natural consequence, a certain amount of consideration also, there came on an especially wet Saturday, in a very recent year of grace, one of his clerks, who handed to him a slip of paper on which two names were written, and waited to hear his pleasure as to admitting the owners of them to a private audience.

'Ask them to walk in,' said Mr Asherill; and accordingly two men did walk in, with foreigner stamped upon them from head to foot.

'Pray be seated,' suggested Mr Asherill, acknowledging, from his side of the table, their greetings, but either not seeing or not wishing to see that one at least of the two was prepared to shake hands.

There had been a time—but that was in his unregenerate and impecunious state—when friends were as scarce as florins, so it seems almost ungenerous to state the fact of Mr Asherill having once been glad to hear himself familiarly accosted by the shorter, fairer, and apparently franker of his visitors.

For many reasons Mr Asherill disliked gentlemen who had not been privileged to be born Britons. In his capacity as a Christian and a Dissenter he disapproved of people whom he classed roughly all round as 'Papists,' 'Jesuits,' and 'Infidels.' In his capacity as a citizen of the City of London, he regarded foreigners as interlopers, and had once actually written a letter to the then Chancellor of the Exchequer suggesting a tax upon Germans, Greeks, Frenchmen, and others, as a means at once of raising the revenue and of relieving Englishmen from an irritating and disastrous competition.

Further, Mr Asherill not merely believed that foreign men and women were unbelievers, and that they crossed the Channel for no other object except to pick the pocket of John Bull, but he also fancied—not entirely without reason perhaps—that, polite manners and politer words nevertheless, all foreigners with whom he came in contact had taken his measure pretty accurately, and were laughing at him in their sleeve.

In a word, the very idea of such falseness and frivolity, when conjoined with the art of making money, was odious to Mr Asherill; and he had made much good play amongst staid heads of families, and in the company of elders of churches, by giving utterance to opinions that had at least the merit of sincerity, on the subject of peaceful foreign invasion.

For these reasons, and for others which will explain themselves ere long, Mr Asherill did not think it necessary to exhibit any effusion of feeling at sight of his visitors.

'Disagreeable day,' he remarked in a deprecating sort of manner, as though he were mentally apologizing to a higher authority for even commenting on the state of the weather.

'Beastly,' answered the taller man in a tone which clearly implied he at least entertained no fear of Providence being offended by any strictures on the English climate.

'Vairy bad,' agreed his companion in an accent which indicated he was more of a foreigner than the previous speaker.

And this was the case.

Bertrand Kleinwort was a German, pure as imported, whilst Henry Werner laboured under the (personal) disadvantages of having been born in England and of having been brought up under somewhat different social circumstances to those which usually tend to the triumph of the Teutonic over the Saxon race.

One accustomed to notice such matters might also have observed another distinction between the two men. While both were Germans, subject to the difference above mentioned, both had also Jewish blood in their veins, with the important difference that they certainly owed their origin to separate descendants of the lost tribes.

I should be sorry to insult the memory of any one of the ten sons of Jacob who failed to send down clear title-deeds with his posterity, by suggesting to which of the number Mr Kleinwort might directly trace his existence, but it certainly was to another brother than he from whose loins sprang the progenitor of Henry Werner.

Most people would have preferred Kleinwort to Werner; preferred his soft pleading voice, his tone of ready sympathy, his pleasant, cheerful, plausible, confidential manners, till they felt his deathly grip, and understood, too late, the cold snake-like cruelty which underlay his smooth kindly exterior; the devilish deliberation with which he lay in ambush for his prey till the moment came, and with it, for ever, farewell to hope—ay, and it had been to things dearer than hope, or wealth, or life itself.

As for Werner, with dark impassive face and impenetrable, almost sullen, manners, he had performed some feats of sailing remarkably close to the wind, which had drawn upon him animadversions from masters, and judges, and juries, and a few honest men in the City—a few of the typical ten who may yet save it, if indeed there are—almsgiving notwithstanding—ten left. He had kept up impending bankrupts till he was clear, and it seemed expedient to let them go; he had allowed people to 'refer to him,' who saw him safe out and let other people in; he had, it was whispered, once or twice accepted for payment paper, some of the names on which were more than suspicious, taken in conjunction with other names appended to the document, and no harm had come to him in consequence; in a word, once upon a time, Henry Werner could not have been considered particular, and now, when he had become very particular, those matters were, by persons of a retentive turn of mind, remembered against him.

Mr Asherill remembered them, which was bad, seeing he had travelled an even worse road himself; but then it must be taken into account that a ticket-of-leave man who sincerely repents the error of his ways cannot afford exactly to be seen in company even with a very young pickpocket.

'Well, gentlemen, what can I do for you?' asked Mr Asherill, looking across the table at his visitors, and digging the point of a steel pen into his blotting-paper as he spoke.

'We have brought you one very good thing,' said Mr Kleinwort, speaking slowly, and painfully, English bad as the weather.

'Much obliged, I am sure. What is it?'

'Oh! one small thing; not big, but good. Must be done this very day; no fear of costs; lots of what you call peekings; no large bones but meaty;' and Mr Kleinwort, who was all head and stomach, like a modern representation of Christmas, as popularly depicted, with a plum-pudding for paunch, laughed at his own wit.

Mr Werner did not laugh; he scowled at his companion. Mr Asherill did not laugh either.—He looked from one to the other, and then asked, in a tone an undertaker might have envied—

'Who has gone now?'

'Archibald Mortomley,' said Mr Werner, glancing at him with dark eyes, from under darker brows.

'You don't mean that?' exclaimed Mr Asherill, with a briskness suggestive of the old Adam.

'I mean that,' answered Mr Werner; and then ensued a pause.

Mr Asherill broke it.

'If not an impertinent question, gentlemen, what have you to do with this?'

'I am his friend,' said Mr Werner, with a hesitation natural, perhaps, to a man who looked so incapable of being a friend to any one.

'And I a creditor,' said Mr Kleinwort, with a fluency which seemed to strike Mr Asherill, who surveyed them both, and stared at them over and through.

'What does he owe you?' he asked at last, addressing himself to Mr Kleinwort.

'Fifteen hundred pounds.'

'For what?'

'Money advanced.

'Through whom?'

'Through nobody, except me, myself.'

'Nonsense; it is of no use talking in this way to me. You never had fifteen hundred pence, let alone fifteen hundred pounds, to advance to any one.'

'Upon mine sacred word of honour,' Mr Kleinwort was beginning, when Mr Werner stopped him.

'It is all right, Mr Asherill,' he said, 'Kleinwort has advanced fifteen hundred pounds; I know how and I know why.'

'Is Mr Kleinwort the petitioning creditor?' inquired Mr Asherill of Mr Werner.

'I,' interposed Mr Kleinwort; 'I, mein Gott! No! It is a pity, ach, such a pity. Such a place, such a plant, such a business! Did not I myself go down with Forde to see what was possible? Did I not say to the little lady, Mortomley's wife, "It is a pity, such a pity to let all everything go; think what you and your friends can do, and then come to me; you shall have what you want if Bertrand Kleinwort can procure it for you."'

Mr Asherill looked at the devoted foreigner curiously.

'And what said the little lady?' he inquired.

'She turned up her nose at me—what small amount of nose there was to turn—she looked at me. Soh!' And Mr Kleinwort glanced out of the corner of his eyes, and puckered his face into a grotesque sneer. 'She flounced her dress about in a pet, and said, "Thank you very much, but we are all tired of pouring water into a sieve ; and, for myself, I think bankruptcy must be heaven in comparison to the life we have been leading lately."'

'And you ?' suggested Mr Asherill.

'I then made answer, "Madame, you will not find bankruptcy so pleasant as you think." She folded her hands and said, "We will take our chance."'

'And what was Mortomley doing all this time ?' asked Mr Asherill.

With an expressive shrug Mr Kleinwort answered, 'Ill, or making believe to be ill ; it all comes to the same for us.'

'Is the man really ill,' said Mr Asherill, turning to Mortomley's 'friend.'

'I do not know ; the doctor and his wife say he is ; but then doctors and wives will say anything,' Mr Werner replied impatiently.

'You both, however, believe that if he had been in the way this misfortune need not have come to pass ?'

'Most assuredly,' said Mr Kleinwort, eagerly.

'It might have been deferred, at all events,' acquiesced Mr Werner.

'Mrs Mortomley is a relation of yours by marriage, I think,' suggested Mr Asherill, addressing Mr Werner.

'By no means. My wife is a niece of Lord Darsham ; Mrs Mortomley, the daughter of a poor country clergyman. My wife knew Mrs Mortomley when they were both young girls, and a sort of acquaintance has been kept up since.'

Mr Werner spoke the preceding sentence very rapidly, and grew very red in spite of his dark complexion, as if the question and answer had embarrassed him ; but Mr Asherill seemed to take little heed of his agitation, for he turned at once to Mr Kleinwort, remarking,

'Is Forde in this, too ?'

'Ach, yes,' returned the other ; 'in what is it poor Forde is not ? He is so good, so kind, so easy, or what you English call in your droll way—soft.'

'Perhaps,' remarked Mr Asherill dubiously, 'he has had a good deal to do with you, Kleinwort ?'

'A little ; yes, a little ; not with me exact, but correspondents of mine.'

'And I expect he will have more to do with you before all transactions are finally closed,' continued Mr Asherill.

'It may be; who can tell? business grows.'

'True,' agreed Mr Asherill, 'and falls off, which brings us back to Mortomley. Why, as you two are so much interested in the affair, do you not act as friendly trustees and help to pull him through?'

'Oh! it is deucedly unpleasant being mixed up in such affairs,' said Mr Werner hastily.

'He means nothing by that,' remarked Mr Kleinwort, in reference to his companion's adverb, at which Mr Asherill had shaken his head in grave remonstrance. 'As to Mortomley, poor fellow, Forde asked me to see to the property, but I made answer—

'No, no; I have mine own business to attend to; anything in reason it is possible to do for the poor fellow and that mistaken little lady, yes; but I cannot neglect my own family and my own interests, even for the sake of that most beautiful child her mother refused to let kiss old, ugly Kleinwort.'

'Oh! Mrs Mortomley would not then allow her child to kiss you?' commented Mr Asherill.

'Mein Gott, no!' exclaimed the German, warming with his subject; 'ten million pardons, Asherill. Mein Gott in my affluent language means not the same, by hundreds of degrees, as the same phrase rendered into English. The small miss is a company child, wearing her hair soh;'—and Mr Kleinwort made a feint of arranging a Gainsborough fringe over his ample forehead,—'who is neither shy nor forward, but has a knowledge of *les convenances* customary with young ladies and gentlemen even of the smallest age, who have mixed in society since able to walk alone, and she, in answer to my petition, would have come to me. All who know Kleinwort know his weakness for children,—lovely innocents,—everything we men are not. But madam said, "Lenore, I want you; and, taking the tiny creature's hand, looked at me as a tigress with a cub might have regarded a hunter with a cocked gun. And Gott in Himmel knows,' finished Mr Kleinwort plaintively, 'I wanted to do no harm to child, mother, or father; only, as bad fortune would have it, poor dear Forde was rough. Like all timid, nervous people he always is rough with tender women and weak men, and so caused that mistaken little Mrs Mortomley to put up her mane.'

'What sort of person is this Mrs Mortomley, who seems to have disturbed your friend's equanimity?' inquired Mr Asherill, turning to Mr Werner.

'Much like other women; there is not a great deal of difference among them,' was the reply.

'Ah! is not that Werner?' remarked Mr Kleinwort; but Mr Asherill silenced him with an impatient movement.

'Gentlemen,' he said in his best manner, 'I am sorry to seem ungrateful for your kindness, but I may tell you, in a word, this is a business which will not suit me. It had better, far better, be arranged privately. Your safest policy would be to find amongst yourselves money to carry on the business. It and Mortomley must be right enough.'

'The man is ill and has no stuff left in him,' exclaimed Mr Werner energetically and colloquially, forgetting in his haste what he had said previously concerning wives and doctors. Mr Asherill, however, quietly marked a point, while he observed, 'Yes.'

'And there is no one left—no, not one,' added Mr Kleinwort eagerly, 'but a nephew in a velvet suit, who paints poor pictures and swaggers, and in effect, if not in deed, snaps his fingers at us all; and his sister, who is going to marry a rich man, and wants to be rid of the connection, and little madam with the big temper, who thinks to fight the world single-handed, but who does not know, oh! she knows not all that means.'

'And Mortomley?' suggested Mr Asherill.

'For him we will just now, if you please, carry what you call nought,' answered Mr Kleinwort quickly.

Mr Asherill smiled again, and mentally scored another trick; but he only said aloud,

'Nevertheless, with many thanks for your offer, this is a business I would much rather decline.'

'Forde wants you to undertake it as a particular favour,' remarked Mr Werner.

'Oh! indeed.'

'Yes,' agreed Mr Kleinwort; 'his words were, "Tell Asherill there can be no loss; that there must be profit, and that he will be doing me and other people, Mortomley included, a good turn besides."'

Mr Asherill leaned back in his arm-chair and closed his eyes; he touched the fingers of his right hand with his left, and might have looked, to those who knew no better, engaged in prayer.

Messrs Kleinwort and Werner did know better; nevertheless, they regarded him impatiently, not knowing what turn his meditations might take, and meantime matters were pressing.

At length Mr Asherill unclosed his eyes and resumed an upright position.

'I cannot,' he began, addressing the two men, who, for reasons best known to themselves, anxiously awaited his fiat, 'do what you desire myself,—I wish I could; but there are reasons which render it impossible. Perhaps, however, my young partner, who is a perfect gentleman, may be able to help you.'

He touched his bell as he spoke, and a solemn silence ensued till a clerk appeared in answer to the summons.

'Request Mr Swanland to have the kindness to step this way,' said Mr Asherill, and remained mute once more till his partner entered.

A man not young, certainly, though, in comparison to Mr Asherill, relatively;—a man, not a gentleman, though cast in a different and more modern mould from that which had turned out his senior; a man who had taken much pains with his manners, his speech, and his deportment; and who, though he had striven to graduate for a high place in the world's university, and failed, would never cease to give himself the airs of one who had, or ought to have, won distinguished honours.

Mr Swanland entered. He came into the room with a quiet, almost stealthy step, and, seeing strangers with his partner, bowed to them stiffly and ceremoniously.

Bertrand Kleinwort looked him over. 'No liver, no digestion, no brains, no heart—he will do,' was the German's mental comment, showing that, although right in his premises even a German may sometimes be wrong in his inferences.

With eyes not unlike those of an Albino, the object of this flattering private criticism surveyed Mr Kleinwort and Werner for a moment; then his gaze sought the carpet whilst Mr Asherill spoke.

'These gentlemen, Mr Swanland,' he began, 'Mr Kleinwort, Mr Werner,' indicating each with a wave of his hand, 'have come here about a matter in which Forde is interested.'

'Indeed,' said Mr Swanland, in a tone which implied Mr Forde was no more to him than any other inhabitant of London.

'I have told them,' went on Mr Asherill, 'it is not a matter with which I should personally care to be connected, but that, perhaps, you may feel yourself able to oblige them; my opinion is that the affair ought to be, and could be, arranged differently. Pray remember, Mr Werner, I advised a private settlement—the introduction of fresh blood—a friendly meeting of the principal creditors, if necessary—but nothing of a public nature. No—no—no. Tell Forde this. Tell him I refused to be mixed up with it. Tell him that whilst I do not presume to dictate to Mr Swanland, I should prefer his refusing to be mixed up with the liquidation of Mortomley's estate, profitable though it may prove.'

Having with great gravity delivered himself of which sentence, Mr Asherill rose and, saying he would leave his visitors to discuss affairs with his young partner, bade them good morning, took his hat, and departed.

Not merely out of the office, but out of the building. As has already been said, it was Saturday; business in the City was over for the day, and if it had not been, Mr Asherill had no especial business to attend to. He wanted, moreover, to place himself beyond the possibility of being asked for any further opinion on the, to him, odious subject of Mortomley's downfall, and he therefore went through the sopping streets in quest of quietness, and what he called a 'mouthful of lunch.'

Not to any new-fangled restaurant, or bar, or dining-room, was he in the habit of repairing to recruit exhausted nature, but to an old-fashioned City tavern, where the head waiter was gracious and familiar, and the landlord obsequious to him; where the steaks were tender and juicy, the chops done to a turn, the potatoes piping hot and dry and mealy, perfect balls of flour, the ale old and mellow, and the wine, when circumstances required his indulgence in that luxury, of a vintage which Mr Asherill, who was no mean judge of such matters, approved.

As he retraced his steps towards Salisbury Buildings, he met rushing across the road two of his own clerks.

'Going home, Bailey?' he said to the taller and older of the pair, in a tone which seemed at once to hold a benediction in it, and a recommendation to turn the morrow to profitable account.

'No, sir; we want to catch the 2.43 train to Leytonstone. Mr Swanland wishes us to get to this place early, as the work must be finished to-day very particularly.'

Thus Mr Bailey, while he held a piece of paper to his employer, who, after putting on his gold eye-glasses, took it, and, umbrella in one hand and paper in the other, stood on the crowded side-path in the pelting rain whilst he read twice over the address presented to him:—

'*A. Mortomley, Esqre,*
'*Homewood,*
'*Whip's Cross.*'

'Homewood,' said Mr Asherill, as if he were reciting one of the Penitential Psalms.

'Homewood—poor Mortomley! These things are really very sad.'

And with a shake of his head, he handed the paper back to his clerk; and, after bidding him not lose the 2.43 train, proceeded on his way.

Mr Asherill's knowledge of the depravity of human nature was unfortunately so great that it certainly could not have surprised him to see Bailey wink at his younger companion as they parted company with their principal. In reply to which, the junior, with the irrepressible frivolity of boyhood, thrust his tongue in his cheek.

All immensely vulgar, no doubt; yet, to a disinterested observer immensely suggestive.

CHAPTER III.

FOR MERCIES VOUCHSAFED.

For once, however, Mr Asherill was in earnest. Knowing what liquidation meant to the debtor and the creditors (he had grasped its meaning thoroughly before deciding to make his living out of it) he did think it a sad thing Mortomley should liquidate. He did not wish to disoblige Mr Forde; and yet having gauged that gentleman and the people with whom he was most intimately connected, he felt no wild desire to mell or meddle in any affair of theirs.

For no bait Mr Kleinwort could hold out would this man have mixed himself up with an affair he, for some reason, considered so doubtful as Mortomley's—with a business in which he saw there lay, to quote his own mental phrase, something so 'fishy' as the conjunction of Kleinwort, Werner, and Forde.

Mr Asherill did not believe in the stars; but he was sufficiently superstitious to feel satisfied so astounding a terrestrial phenomenon as that mentioned must portend approaching calamity to more than one person.

'It will end badly, I fear,' he said mentally. 'I hope, I do hope, Swanland will be careful. After all, the estate can prove only a poor thing, not worth the risk.'

Perhaps the weather had some share in producing these misgivings,—a steady downfall of rain, a dull yellow sky, the water pouring into the gutters, and the streets and side-paths thick and slippery with mud, are not stimulants to cheerful reflection; but possibly the fact that Mr Asherill had not grown younger with the years may be considered as having more to do with his depression than even the wet misery of that especial Saturday.

The old head we are taught to consider so desirable, Mr Asherill possessed, but, alas! it no longer surmounted young shoulders.

Mr Swanland was waiting the return of his partner. The clerks had all gone, the books were put away, the safes locked up, the offices throughout the whole of the building closed, save alone that in the gallery, occupied by Messrs Asherill and Swanland, which was the private temple of the senior partner.

There Mr Swanland stood by the window, looking over a cheerful view of wet slates and tiles and grotesque chimney-pots; but he turned his eyes away from this prospect as Mr Asherill entered.

'I waited to tell you I have agreed to act in that matter,' he said, thrusting his right hand far down in his trousers' pocket, as was his habit when not quite at ease.

'So Bailey informed me. I met him,' was the reply.

'There will be something to the good I fancy,' remarked Mr Swanland, feeling his way with his accustomed caution. Although he meant, at some not remote period, to be sole master in the firm, still as yet he was only a junior, and unlike some juniors, who ruin their prospects for want of thought, Mr Swanland remembered this fact.

'To the good for whom?' inquired Mr Asherill sharply; 'for us, for the creditors, or for Mortomley?'

'I have been accustomed to regard the good of one as the good of all,' said Mr Swanland, with a touching appearance of sincerity Mr Asherill himself might have envied.

'I am sorry you undertook the business,' observed the senior, shifting his ground from theory to fact.

'Why, you left me to undertake it,' expostulated Mr Swanland.

'I left you to *refuse* it,' said Mr Asherill emphatically. 'I did not, for I could not, send back a message to Forde telling him to do his dirty work for himself, or get some one else to do it. I wanted to be rid, civilly, of the business, and I thought you would understand that.'

'I certainly did not understand it,' Mr Swanland replied. 'I thought you wished that estate to be wound up in our office, though you did not care, for some reason or other, to be brought forward prominently in it yourself. If I have done wrong, I am sorry for it. All I can say is, I did wrong with the best intentions.'

And after this ample apology and vindication, Mr Swanland thrust both hands deep in his pockets, and turned once more to the dripping roofs and twisted chimneys.

'Well, well, it cannot be helped now,' said Mr Asherill, in a conciliatory tone; 'another time I will be more explicit; only you know, you must know, how resolutely I have always refused to have anything to do with a transaction upon which it seems a blessing cannot rest.'

'Why cannot a blessing rest on this affair,' interrupted Mr Swanland impatiently.

'Because it is not straightforward. What have these men to do with the matter. They are not petitioning creditors; they are not, according to their own showing, pressing creditors. They want the man to go on, and he or his family want to stop. What is the English of it all; Why does not his solicitor appear?'

'I have a letter from him,' said Mr Swanland, lifting a sheet of note paper off the table and handing it to his partner.

Mr Asherill looked first at the signature. 'Michael Benning,' he read, and looked at Mr Swanland in blank consternation.

'Why, he is solicitor to the General Chemical Company.'

'No; surely not?'

'Surely yes. I told you there was something underneath all this.'

'I do not see that exactly. Why should he not be Mr Mortomley's solicitor too?'

'Because I happen to know his solicitor. As honest a man as ever breathed; and that is more than Michael Benning could be accused of.'

'Perhaps Mr Mortomley has quarrelled with his honest solicitor,' suggested Mr Swanland; a sneer lurking in his tone. 'Travellers on the road to ruin are very apt to quarrel with their best friends. However, let that be as it may, I have nothing to do with the creditor or debtor, save to hold the scales even between them. If we do our work conscientiously and impartially, I cannot see what it matters to us how much finessing there may be on the part of others.'

'Unless we are placed in a false position in consequence,' observed Mr Asherill.

'I will take care of that,' said the junior, rash and over-confident as even middle-aged youth is sometimes prone to be.

'Another thing,' commenced Mr Asherill. 'You know how resolutely I always set my face against having to do anything with the affairs of gentlemen.'

'I am aware of your prejudices,' was the reply; 'we have lost a considerable amount of valuable business in consequence.'

'We need not argue that point now,' said Mr Asherill.

'Certainly not, seeing this Mr Mortomley is a colour-maker.'

'And what else?' asked Mr Asherill.

'I have not an idea,' replied Mr Swanland, looking at his partner with some curiosity.

'The son of a gentleman—of as true a gentleman as ever made trade an honourable calling, when trade was a very different thing to what it is now. Many and many a poor wretch he saved from ruin. Many and many a man owes all he has, all he is, to the princely munificence, to the wide, silent charity of Mortomley's father.'

'Well, perhaps some of the number will come forward to help the son,' suggested Mr Swanland.

'No,' said Mr Asherill, 'it is not in our rank any one who knows the world looks for gratitude or friendship. Mortomley's help will not come from those his father assisted; it will come from the only men who ever really stick to each other—the gentry. His business is gone, I see plainly, but he will not go; and there will come a day of reckoning and explanation yet, which may prove unpleasant for some people if they live to see it.'

Mr Swanland shrugged his shoulders. His knowledge of the world was confined to a very small section of the world; and though it would have very much astonished him to hear any one thought so, he really had still much to learn.

'Meanwhile,' he remarked, 'I fear we must liquidate Mortomley. There seems, indeed, no help for it, with half-a-dozen executions in or about to go in.'

'You are not serious?'

'Never was more serious in my life. Here is a list of them,—two at Whip's Cross, one in Thames Street, Judgment summons returnable to-day, two executions in the hands of the sheriff, one in the district county court expected to seize daily.'

Mr Asherill lifted his hands.

'Why did he ever let it come to this?'

'Forde would not allow him to stop.'

'How could he prevent him?'

'I do not know. He would prevent it now if he could only see the man. Forde, so far as I can understand, is a person who, being mentally short-sighted, can only see to twelve o'clock the next day. If twelve o'clock can by hook or crook be reached, he thinks twelve o'clock the following day is possible likewise. This is the sort of life he seems to have been forcing on Mortomley—helping him at the last gasp to pay out the sheriff, and suggesting all sorts of ridiculous plans to enable him to float a little longer. Even according to the showing of his friend Kleinwort, Forde must be a perfect fool.'

'His friend Kleinwort did not happen to show you anything else he was?' asked Mr Asherill. 'No. Well, you will find out for yourself in time. Meanwhile I should advise you to order your steps discreetly in this matter, or you may repent it to the last day of your life. I will not detain you any longer. I have said my final word about Mortomley and his affairs. Good afternoon, God bless you,' and the senior wrung his young partner's hand and once again descended the staircase; while Mr Swanland, putting on his top-coat and taking his hat and umbrella, remarked half audibly,

'The old hypocrite grows childish, but there is always a grain of truth amongst his maunderings. Yes, Mr Forde, you think to use me for a tool, but I will not cut an inch unless I find it to my own advantage to do so.'

Not for many a day had Mr Asherill carried so—what he would have called—dubious a heart home with him as he did on that especial Saturday afternoon while he travelled from Broad Street to Kew.

There were people in the same compartment with him whom he knew, and who in the intervals of reading the evening papers exchanged remarks with him of that recondite and abstruse nature which railway travellers have made their own; but for once Mr Asherill felt out of tune with politics, religion, commerce, and the stock exchange.

Something once very real had risen like a ghost before him, and he was not perhaps altogether sorry when, the last of his companions bidding him good evening, he was left to pursue the remainder of his journey in solitude, except for the presence of that phantom shadow, which he faced resolutely, retracing step by step the road they two—the trouble and himself—had frantically hurried over together.

Out of the shadows of the past, the events of one day—one wet Saturday, one awful Saturday—showed themselves clear and distinct as a light tracing against a dark back-ground :—

He beheld day breaking upon him ; a man out at elbows as regarded fortune—not for the first time in his life. A great dread had kept him wakeful. He had loathed the blackness of night, and yet when light dawned he had hidden his face from it.

What more ?—a mean, poorly-furnished room ; a sick woman to whom he carried the best cup of tea and a slice of bread toasted with his own hands, and then sat down to read a letter which took all appetite from him.

Out in the drenching rain, with only an old torn disreputable-looking cotton umbrella between him and the weather—out, with the wet soaking through his poor patched boots—out, his fingers numb with cold, and his heart less numb than paralysed with the same dread a hare feels when, her strength spent, she hears the hounds gaining on her.

From office to office—from one friend—Heaven save the mark !—to another ; out again in the weather, with 'No' ringing in every possible accent in which the word could be uttered or disguised ; out hour after hour—for it was before the Saturday early-closing movement had been thought of—too wretched to feel hunger, too miserable to be exactly conscious of the length and depth of his almost frantic despair ; out in the sloppy streets, under the sweeping pelting rain, with every resource exhausted, with ruin and worse than ruin staring him in the face.

For one desperate moment he thought of the river, sullen and turbid, flowing away to the sea,—that would end the agony, frustrate the disgrace. He would do it—he would ; and he went hurrying towards the Thames. There did not intervene five minutes between him and eternity when his eye happened quite by chance to fall on a great warehouse over the gates of which was written—

'Archibald Mortomley, White Lead and Colour Manufacturer.'

'It would be nothing to him,' said the poor wretch to himself. 'I will ask; I can but be refused.'

And so with the consciousness of that flowing river still upon him, only fainter, he closed his umbrella and, stepping within the formidable-looking gates, asked if he could see Mr Mortomley on private business.

'He is engaged just now,' answered a clerk, who knew Mr Asherill by sight. 'If you step up into his office and wait a minute, he will be with you.'

Up into Mr Mortomley's office went the man wet and miserable, who had scarcely had a civil word spoken to him during the whole of his weary pilgrimage,—up into the warmth, and what seemed to him the luxury, of that comfortably furnished apartment.

Into the Turkey carpet his chilled feet sank gratefully. He was so wet he did not like to sit down and tarnish with his dripping garments the morocco leather of the easy-chair. A sense of peace, and leisure, and quietness, and trust fell upon him.

The rush of the river grew less audible.

'I will do it. I will tell him all, by ——.'

And never in his later years had Mr Asherill uttered the sacred name with such agonized earnestness as then.

A man entered, old, white-haired, affluent; a man who did not merely look like a gentleman, but who was one; a man who talked little about religion, but whose life had been a long worship, a perpetual thanksgiving, a continual striving to do good.

He looked at the saturated clothes, at the white anxious face, at the mute glance towards the still open door; then he walked to the door, and having closed and bolted it, came close up to his visitor and asked,

'What is it? what is the matter?' . . . .

It was a common enough story, and it did not take long to tell. When it was ended, Mr Mortomley went to his safe, unlocked it, took out his cheque-book, filled in a cheque, signed and blotted off the writing.

'You cannot get this cashed to-day,' he said; 'it is too late, but first thing on Monday will be time enough for what you want. There, there; don't thank me. Thank the Almighty for sending you here and saving you from a worse crime still. Now go. Yet stay a moment. You look as if you wanted food and drink and firing. Here are a couple of sovereigns; and now do, do pray let this be a warning to you for the remainder of your life.'

That was the phantom memory conjured up. Instead of the river or a prison, relief and a fresh chance given him.

It all happened just as the waves of time brought it back to his recollection.

A similar Saturday—the rain pouring down—only now it was to the old man's son, ruin had come, and there was no one to hold out a helping hand to him.

Never had Mrs Asherill beheld her husband in a more gracious or softer mood than when, after dinner, he sat before a blazing fire and helped her to grapes and filled a wine glass with some choice port, and insisted on her drinking it.

'I have some sad news for you,' she said. 'I have kept it till now lest it should spoil your appetite for dinner. My poor friend Rosa Gilbert is dead, and she has left me five hundred pounds.'

'Dear, dear, dear; dead is she, poor thing!' remarked Mr Asherill. 'What frail creatures we are! Grass before the mower. Here to-day; to-morrow, where?' And he folded his hands and stretched out his feet towards the fire, whilst Mrs Asherill considered the question of mourning, and thought it seemed but a few days since Rosa and she were girls together.

'My dear,' said Mr Asherill, 'if you have no objection I should like to devote fifty pounds of this legacy in charity. I have heard to-day of a sad case, a most sad case; a family opulent, highly esteemed, of considerable social standing, reduced to beggary. With your permission I should wish to send fifty pounds to the family as a thank-offering for great mercies vouchsafed to ourselves.'

Mrs Asherill instantly agreed to this. Though a woman, she was not mean; though a Christian, she had not her husband's faculty for looking after loaves and fishes.

She only bargained she should see the kind letter which accompanied the gift, and then and there, accordingly, Mr Asherill wrote a draft of it.

With morning, however, came reflection. Fifty pounds was a large sum Mr Asherill considered, and the Mortomleys might stand in no need of it.

He decided not to send so much, but to say nothing of the reduced gift to his wife.

She had seen the letter. That letter could go all the same with a smaller enclosure. The acknowledgment of a friendly gift from J. J. could be inserted in the 'Daily News' as he had requested. There was no necessity to change the form of that.

Monday came, and with it more prudent reflections.

Tuesday, even the later impulses of his generosity had been absurd.

Wednesday, and with it questions from Mrs Asherill.

Thursday, and a greater access of prudence. Nevertheless, something must be done, he felt, and so he did something. He wrote out the letter in a fair hand, signed it,—'Your well-wisher, John Jones,' and enclosed a post-office order for £2 10*s*.

Saturday came, no advertisement in the 'Daily News,' and more questions from Mrs Asherill.

Monday, and this paragraph met Mr Asherill's eyes,—

'Mrs M. begs to acknowledge the receipt of two pounds ten shillings from J. J., which she has forwarded to the Secretary of the London Hospital.'

Mr Asherill shook all over with indignation. He had seen Mrs Mortomley on the previous Saturday and was not surprised when he read the foregoing paragraph. He had fervently prayed privately that she might never associate him and the so-signed John Jones together, but he felt indignant nevertheless.

Particularly as it compelled him to practise a deception on the wife of his bosom.

He had to draw out an advertisement himself and take the Thursday's paper containing it home to Kew for Mrs Asherill's delectation.

'Mrs M. acknowledges the receipt of £50 from J. J., to whom she begs to tender her most grateful thanks.'

On the whole, occupied though Mrs M.'s mind chanced at the time to be with other matters, it was quite as well for J. J.

that the 'Daily News' was not a paper which the local vendor generally left at Homewood.

CHAPTER IV.

SUMMER DAYS.

Pedigree is one of those intangible and incontrovertible commodities which never commands a premium in the busy, bustling, practical city of London.

A long course of successful trade, big warehouses, troops of clerks, fleets of vessels,—by these things and such as these shall a man work out his temporal salvation; and, therefore, to those persons who, in the ordinary course of business, had come in contact with Mortomley, it did not signify in the slightest degree whether he had raised himself from the gutter, or was the last male of a family which had been of some reputation in days when England and Englishmen cared for something beyond sale and barter; when they laid down their lives for the sake of King, Country, Religion; and entertained grand ideas on the subject of Loyalty, Patriotism, and Courage, which pounds shillings and pence, the yard measure, and the modern god Commerce have long since elbowed out of court.

And yet the fact remained that the Mortomleys had once been country squires of some reputation, and that, notwithstanding their long connection with trade, and their intermarriages with the daughters of a lower social scale, some gentle blood flowed in the veins of Archibald Mortomley, who was about to be delivered bound hand and foot to the tormentors.

There is an inevitable decay in some great business houses as there is in some great families.

Properties change hands, titles become extinct; the trade made so hardly, the money garnered so carefully, pass into other hands. It has always been thus; it will be thus till the end, and the reasons are not perhaps far to seek.

If time brings with it ripeness, it brings with it rottenness also; it brings the mature fruit, but it brings likewise the dead leaf and the bare brown branches. If it brings the strength of manhood, it brings sooner or later the weakness of age.

That weakness had fallen on Archibald Mortomley, not because he was old or because he was by constitution delicate, but merely because he had carried the traditions of a by-gone and romantic age down into one eminently utilitarian,—because, with every condition of existence changed, he had tried to do as his fathers had done before him,—because with rogues multiplying on every side, as, like caterpillars, they are certain to do where the land is well planted and fertile, he refused to believe in the possibility of being brought personally into contact with them.

Like his progenitors, without a doubt of failure, he, full of generous impulses and philanthropic feeling, started on his business journey, and behold, he fell among thieves.

The stage at which he had therefore arrived when we make his acquaintance was something a hundred times worse than bankruptcy—a thousand times worse than friendly liquidation by arrangement. Coolly those about him, with his most innocent concurrence, handed the cards which dropped from his feeble fingers to his worst enemies, who, under the guise of friendship, undertook to play out the game for him, and played it as we shall see.

About a century ago there came up to London the younger son of a Leicestershire squire, who, having quarrelled with his father, thought he would see whether the great metropolis might not prove a more genial parent.

He came up with some money, good looks, the manners of a gentleman, and that certain quantity of brains which Heaven, since the time of Jacob, usually inclines, no doubt for good and equitable reasons, to bestow on the junior members of a family.

In London he was fortunate enough to make the acquaintance of a certain Philip Gyson, whose ancestors had long and honourably been connected with the city, and who was about to start a colour works in the then rural village of Hackney.

Into this works Hildebrand Mortomley—his family had not then lost either the names or the traditions of those who, having fought on the losing side for King and Crown, were loyal spite of royal ingratitude, when the King came to his own again—threw himself, his money, his energy, and his genius.

For he had genius. First of all he set himself to master his trade. When he had mastered it, he at once began to reject its crude old-fashioned formulæ, and invent, and simplify, and improve for himself.

A story of a successful man's life might have been written about this first Mortomley, who, forsaking the paths hitherto trodden by his progenitors, struck out one for himself which led to fortune and domestic happiness.

He married a daughter of Philip Gyson, a maiden fair, discreet, young, and well-dowered. When evil days came to the old man, his father, he succoured him as Joseph succoured Jacob. When famine, sore and sudden, fell upon the Mortomleys in Leicestershire, he bade his brothers and his sisters welcome to sit at his board, and share of the plenty which had fallen to his lot in the strange land of Cockaigne. He helped the males of his family to wend their way to foreign lands as the humour seized them; the females married or died. He buried his father in a vault he built for the purpose in Hackney old church-yard,—and when his own time came, he was laid beside him, and his son succeeded him.

This son was not the Archibald mentioned in the preceding chapter as connected with an unpleasant occurrence in Mr Asherill's experience, but a Mortomley christened Hill—the name to which his father's somewhat lengthy cognomen had been judiciously abbreviated—who worked even harder at the colour trade than his father had done, and who, when he died, left behind him not merely the original little factory enlarged, but a new and extensive works, situate on the north bank of the Thames, between what is now called the Regent's Canal and the then unbuilt West India Docks. Further, during his reign the old city warehouse in Thames Street,—where Philip Gyson carried on his business and lived when in town, and not at his country seat in the delightful village of Hackney, famous in his day for the salubrity of its air, and a favourite resort of city merchants and their families,—was enlarged and altered so as to suit the requirements of his extending business. Much more he might have done, but that in his prime he caught a cold which turned to a fever that ended in his being carried likewise to the family vault at Hackney.

Out of many children only one son remained, Archibald, and with him began, not the downfall of the business edifice, but the commencement of that dead level of successful trading which indicates surely that the table land is reached, and the next incline will have to be trodden down, not up.

A man who found and maintained a most lucrative business, who was content to leave things as he found them, to do all the good he could in life, whose delight it was to make other people happy, who, excepting theoretically, had no faith whatever in original sin, and who, thanks to those who had gone before, never found himself in a serious embarrassment or difficulty from the time he entered man's estate till his turn came to take possession of that other property which Adam with strict impartiality left a share of to all his descendants for ever.

Before Archibald Mortomley's death he had, however, lived a sufficient number of years to leave some difficult problems for the solution of his next heir, if that next heir had, in addition to being a clever, chanced likewise to be a wise man. The two phrases are not interchangeable. Archibald the second was not a wise man, and therefore he did not try to solve the problems; he accepted them.

What his father had done seemed right in his eyes; and as his father had permitted himself to be governed by his wife, so he allowed himself to be ruled by his mother.

Early in life the first Archibald Mortomley had a disappointment in love sufficient to wean his thoughts from matrimony till he was surely old enough never to have thought of it at all.

Perhaps he did not think of it till the idea was suggested by a widow lady already the happy mother of one son.

For this son and herself she was anxious to find a suitable home, and as no more eligible victim offered, she secured that home by marrying Mortomley.

From the hour she did so she devoted herself to sounding his praises; and poor Mr Mortomley, who in his modesty really believed she had thrown herself away upon him, would cheerfully have laid down his life to please her.

Unhappily for him and those who were to come after she did not want him to do anything of the kind, she wanted him to live, she wanted him to push on her first-born; she wished him to see Archibald their son grow to manhood; she nursed, coddled, petted, flattered him to such good purpose that, although his will did not prove to have been made exactly in accordance with her secret desires, still he had lived long enough to indoctrinate his son with his own opinions, so that in effect the document which left the business and properties to Archibald junior, and to herself only a life annuity, proved a mere form.

To all intents and purposes she and Richard, her eldest son, long married to a most disagreeable woman, had the ball at their feet.

Archibald worshipped his mother with a worship worthy of a better object, and in his eldest brother he believed with that touching faith which would be pathetic were it not irritating, which single-minded, honest men will persist occasionally in lavishing on rogues and vagabonds.

Not that Richard Halling came precisely under either category. He was a man who, while he wilfully deceived himself, was too selfish to understand his deceit might chance to prove the ruin of other people.

He ran into debt meaning to repay; he borrowed money intending to return; he took the roads which pleased him best, and let others settle for the cost of conveyance and maintenance, with the full determination of making all their fortunes when he reached his goal. But, like other men of his temperament, he never reached that goal; he lay down by the way weary, and died, confessing himself a 'gigantic failure,' which, indeed, he was not, since he had never even striven to rise to any height; blessing his brother for his generous kindness; and lest that kindness should be in danger of rusting for want of exercise, leaving him in trust a son and daughter,—that son and daughter, in fact, of which Mr Kleinwort had spoken in anything rather than flattering terms to Mr Asherill.

Some time, however, before Mr Halling—long a widower—went to rejoin his wife, Mortomley, motherless too late, had met the one woman of his life.

She would not have been every one's fancy, but she was his, and the way in which he chanced to meet with her was in this wise

He had been working hard and fretting, in his own silent fashion, concerning the death of his mother, and these two causes combined found him, towards the beginning of a summer which was ever after stamped on his memory,—ill, languid, in poor health, and worse spirits.

Hitherto he had been wont to take his holidays at the seaside, in Scotland, Ireland, or on the Continent; but on this occasion, when the doctors told him he required change and must have it, he elected to seek that change in Leicestershire, and look at the old acres and trees and houses which had formerely made the name of Mortomley a household one in the country.

The Mortomleys who had preceded this man, being nearer to the root of the family tree, felt only a vague gratification in being the son, grandson, and great-grandson of the last squire, but to the Archibald Mortomley of whom I am writing, the glories of his race, first merging in the mists of distance, had been his thought and pride since earliest boyhood. If they were vanishing it was the more reason he should try to grasp them; if they were in danger of becoming mere memories of the past, there was all the more reason why he should strive to make them once again realities of the present.

From his mother he had inherited a pride of family which would have been at once ludicrous and intolerable, but that such pride, unlike that of wealth, rarely finds voice sufficient to proclaim itself. Herself the daughter of one *parvenu*, and the widow of another, it was perhaps natural that after Mrs Halling married Mortomley the elder, she should, when reckoning up his claims to social and personal consideration, have placed rather an undue value on the monuments, tablets, brasses, lists of doles, and other such like matters, which were still to be seen in Great Dassell church, where the Mortomleys had once their great family pew, that now, with the lands and woods and manors, was merged in larger properties owned by mightier men than they had ever been.

And the reader may be quite sure that she instructed her son in all these matters. Not merely had he grown up to think his father the cleverest man in the world, his mother the wisest woman, his step-brother a model of what a brother and a son should be, but the Mortomley family as one of the first consideration; and, therefore, it is not, perhaps, a matter for astonishment, that when ill and out of spirits, he should try to recruit his health and improve his mental tone by visiting a place where those of his ancestors, who would have turned up their patrician noses at colour works and colour-makers, had, from cradle to grave, travelled that pleasant road which leads to ruin.

To Great Dassell he accordingly made his way, companionless; for one of the many evils of a youth having been brought up under the eye of a woman is, that when manhood surprises him with its presence, he finds the capacity for making male friends has somehow been lost in the process of his one-sided education.

He rented farmhouse apartments, from the windows of which he could see the turrets and chimneys of the old mansion, now owned by Lord Darsham, and called Dassell Court, that had been formerly known as Mortomley Place, or most commonly, 'The Place;' and before a week was over, it was rumoured through all the country round and about Great Dassell, that a great-great-grandson of the last Mortomley, of The Place, was lodging at Braffin's Farm, and hand-and-glove with the vicar, a nephew of the late Lord Darsham.

More than that, Sir Thomas Laman left his card at Braffin's, and supplemented that delicate attention by asking Mr Mortomley to dinner; and it is well known Sir Thomas was twice as rich as Lord Darsham, for he could afford to reside on his property, whilst his lordship was obliged to shut up the Court and live upon as little as might be in 'foreign parts.'

In one wing of Dassell Court Miss Trebasson resided with her mother, the Honourable Mrs Trebasson, sister-in-law to his lordship; and in that part of the shire mother and daughter made genteel poverty not merely respectable, but almost fashionable. They dressed like nuns and lived like anchorites; but being ladies born, of a stately carriage and wont to dispense alms out of a most insufficient income, people of all classes bowed down before and did them homage.

Even Sir Thomas and his wife and daughters they received with a distant courtesy, which taught the worthy baronet and his family they were too rich and too new to be received quite on an exact equality by their poorer neighbours.

To Miss Trebasson, whom he chanced to meet at the Vicarage, Mr Mortomley was indebted for that private view of Dassell Court, which showed him at once how little and how much the Mortomleys had formerly been; how little, that is, without the glamour and how much with it. Mrs Trebasson, who was slightly paralyzed, received him with great kindness, and, so far as her infirmity would permit, waxed eloquent on the subject of family histories in general, and the history of the Mortomley family in particular.

Drinking tea out of very fine china in company with these ladies, listening to Mrs Trebasson's slow talk and old-world ideas, his eyes wandering over woods and park, and the great silence which necessarily surrounds a secluded country mansion, causing a tension on his nerves of hearing which the rattle of Eastcheap had never done,—Mortomley felt for the time a convert to the doctrine that, as compared with birth, riches were but dross; that the lives of these two must be happy and peaceful beyond that of dwellers in towns; that it would be delightful to dream existence away in just such an old mansion as this, which had once belonged to his ancestors, reading, thinking, experimenting, without a thought of profit or dread of failure to break in even for a moment upon the illusions of his life.

Mortomley was an experimenter. When ruin has marked a family for her own, she usually endows the last of the race with some such form of genius, which clings about and lends a certain picturesque grace to his decay, as ivy climbing around an almost lifeless tree clothes it with a freshness and a beauty it lacked in the days of its strength.

And the form of genius of the first Mortomley who engaged in trade had, with every condition of existence altered, reappeared in this later, weaker, and more sensitive descendant.

Even in his father's time he had introduced processes and combinations into their laboratory hitherto unthought of; and since he had been sole master of the business, strange and unwonted colours had appeared in the market which caused astonishment, not unmixed with dread, to fill the hearts of those who had hitherto been content to travel in the footsteps of their predecessors, but who now confessed they must move quicker or they would be left far in the rear.

Of all these things Mrs Trebasson encouraged Mr Mortomley to speak as she would have encouraged any former Mortomley to talk of his hunters, his hounds, his library, or anything else in which he took delight; and Mortomley, flattered and pleased, talked of his plans and hopes with the simplicity of a boy, and further, as the intimacy grew closer, told the old lady about his lonely home, his lack of all near relatives, the love he had borne for his mother, and the tender respect, the unquestioning admiration, the devoted affection he had felt for his father—a Mortomley every inch—though a Mortomley of The Place no more.

And Miss Trebasson, in her plain nun-like dress, her beauty unheightened by decking or jewel, sat by and listened; and Mortomley never knew he had spoken to such purpose of himself and his surroundings, that the daughter had given him her heart and the mother was willing to give him her daughter before his holiday came to an end. But it was not to be. Had that ever been, this story must have remained unwritten. With Leonora Trebasson for his wife, it is quite certain Mortomley never would, whether ill or well, successful or defeated, have been permitted to make the awful *fiasco* of delivering himself, hair shorn, strength gone, into the hands of the Philistines. There are wives and wives; and Mortomley, people said, was not fortunate in the choice of his. Spite of her almost judicial wisdom, other people thought Miss Trebasson had not been fortunate in the choice of her dearest friend. Perhaps for a time she thought so herself, when she found that friend had bound Mortomley to her chariot-wheels. Perhaps for one night her heart did feel very bitter towards her inseparable companion; but if this were so, she was too essentially just to allow her disappointment to overpower her reason. If her eyes had been unclouded by prejudice, she would have understood long before, that although Dolly Gerace was not apparently possessed of a single quality likely to win a man like Mortomley, yet in reality she was precisely the sort of girl a keen observer would have prophesied certain to attract him.

And yet so little observant had she been that the truth came upon her like the stab of a sharp knife, and so little observant had Mrs Trebasson been that she actually encouraged Dolly to visit the Court more frequently than ever during Mr Mortomley's stay in the neighbourhood to act as a foil—so the would-be worldly old lady thought—to her own stately and beautiful daughter.

From which remarks it will readily be concluded that Dolly Gerace was no beauty; further, that she was not merely destitute of good looks, but that she had several undesirable points about her.

These things were the case. Dolly had not a good feature in her face. In person she was small, slight, insignificant; mentally, she was an utter anomaly to those who came in contact with her; while in more serious matters, though born in a Christian land of Christian parents—having been duly baptized and confirmed—being the daughter of a clergyman, and the only living child of a most truly good woman, Dolly was as thorough a little heathen as if she had called a squaw mother—and a brave father.

More so indeed, for then she would have had some settled idea of a certain code of morals and religion.

As matters stood, Dolly, for all she seemed to reverence or respect anything, might have been her own Creator—her own all in all.

Not that any one could accuse her of flippancy, irreverence, undue selfishness, or habitual ill-humour.

She had a want of something, rather than an excess of any evil quality; indeed she had no evil quality, unless an occasional tendency to flame up could be so considered. But then she never flamed up except when her equanimity had been long and sorely tried, and the usual happy brightness of her temper was pleasant as sunshine—as music—as the songs of birds—as the perfume of flowers.

Long before Mortomley came upon the scene, Miss Trebasson had exercised her mind upon the subject of Dolly Gerace.

After much consideration, which ended in leaving her as wise as she was before, it suddenly dawned upon Miss Trebasson that her friend either had been born without a soul or that it had never developed.

From that hour Miss Trebasson treated Dolly with the same sort of tenderness as she might an eminently interesting and attractive infant; and when it was proved to demonstration that Mortomley had fallen in love with the girl, Miss Trebasson, after the first bitterness was over, felt no surprise at his choice.

Beside Dolly, spite of her beauty, her intellect, her ancestors, her titled relations, Leonora Trebasson knew she must look but as a bird of very dull plumage.

Weather, means, the state of the domestic atmosphere, the depression of the home funds, never made any difference to Dolly. Given that you expected her, and she was quite certain to appear crisp, smiling, happy, bright, with nothing to say perhaps particularly worth recording, and yet able to say that nothing in a way which made the time speed by quickly and pleasantly.

Miss Trebasson had no more thought of Dolly as a rival than she might have taken of a kitten or a puppy; and yet when Mortomley lost his heart, being a woman rarely wise and with somewhat of a man's instincts, she understood he had done so for the same reasons in great measure as she loved Dolly herself, because the creature was gay, sunshiny, brimful of life and spirits,—because, in a word, she was Dolly Gerace.

Miss Trebasson had seen Dolly in the dumps,—she had seen Dolly rueful—Dolly in sorrow—Dolly crying fit to break her heart—Dolly living with a father who, though loving, never interfered with her—Dolly living with an aunt who never ceased to interfere; and yet, through all these changes, Dolly left the impression that in the country where she lived a fine climate was the rule, not the exception.

When Mortomley fell in love with Dolly, Miss Trebasson waited curiously, and—she was only human and a woman—anxiously, to see if her friend would at length develope any of those qualities which are supposed, more or less erroneously, to attach to a person destined to exist throughout eternity as well as time, but she watched in vain.

Dolly went through her engagement and her marriage with her customary sunshiny cheerfulness.

'She *has* no soul,' decided Miss Trebasson, 'she does not care for him one bit;' and the tears Miss Trebasson shed that night were very bitter, for she herself had cared for Archibald Mortomley very much, and she doubted greatly whether Dolly Gerace was the wife he ought to have chosen. However, he had chosen her, and there was an end of the matter.

Mr Trebasson gave her away; Miss Trebasson, Miss Halling, and a couple more young ladies were bridesmaids. Mortomley had been sorely exercised to find a best man, but at length he hit on Henry Werner.

The wedding breakfast was by desire of Lord Darsham held at the Court.

Thus Mortomley came by his wife. A few sentences will explain how she came by her being:—

A certain Mr Gerace having been presented by his pupil, Lord Darsham, with the family living of Great Dassell, which was not a very great thing after all, being only about three hundred and fifty pounds a year, beside the Vicarage-house and glebe lands, the Reverend Mr Gerace immediately married an eminently discreet, Christian-minded, and unendowed young governess, for which act he had no excuse to offer except that he loved her.

This justification might have been all very well if, in addition to a tender heart, the clergyman had not possessed a weary list of college debts.

He had been foolish once,—he had to pay for that folly to the last day of his life.

He thought he could do much with his income as vicar of Great Dassell, and yet he was only able to live and go on paying those weary, weary bills till it was impossible for him to do anything more on earth.

Before hope had died out in him a female child was born, and after a serious consultation he and his wife decided to name her Dollabella after a distant relative who had no sons or daughters, but, better than either, a considerable amount of money.

She stood for one of the godmothers, together with Miss Celia Gerace, an aunt of the vicar's, Lord Darsham volunteering the part of godfather. Dolly had not so much as a spoon from the whole of the trio,—she was wont to state this fact with a certain malicious point in her sentence; but they had all, with the exception of Miss Dollabella, been kind to her,—so kind—better than any number of services of plate, Dolly added with her wonderful rippling laugh.

And she meant it. They had been kind,—every one was kind sooner or later to Dolly.

This was another peculiarity about her friend which puzzled Miss Trebasson; other people professed much gratitude for favours received, even though they spoke with occasional bitterness of those who conferred them; but that was not Dolly's way, she accepted kindness as she accepted unkindness, with an equanimity of feeling which seemed simply imcomprehensible.

As she grew older this equanimity increased. She laughed and jested with those about her when they were in pleasant moods; when the reverse was the case, when her aunt Celia took her grand-niece to task for the general sins of the human race, Dolly either left the house as soon as she decently could, or if that were impossible, busied herself about domestic matters or worked with rare industry at whatever article of apparel she was making, till the storm blew over, and the domestic atmosphere was clear once more.

There were those who, knowing Miss Celia's temper, wondered Dolly could live with it and its owner; but if people do not object to rain, bad weather cannot seriously affect their spirits, and accordingly, in spite of the usual inclemency of the climate at Eglantine Cottage, Dolly spent some not unhappy years under its roof.

All the great, passionate, unruly love her untrained nature had yet given to any one, she had laid, the first year she was in her teens, in her father's grave.

The world,—her poor little narrow world, did what it could for the orphan, but, as was natural, failed to sympathize fully in her grief.

That was enough for Dolly. She did not trouble the world with much outward evidence of sorrow after that. The wound closed externally, bled internally. Her bed-room in the roof of Eglantine Cottage, selected by herself because there she was out of the way, the lonely woods around Dassell Court, the alder-trees growing by the trout streams, quiet lanes bordered by wild roses, holly, and blackberries, and even quieter fields where the half-horned cattle browsed peacefully,—could have told tales of long weary fits of crying, of broken-hearted inquiries as to why such things should be, of an insensate struggle against the inevitable, —of very, very bad half-hours indeed, when Dolly wished she was lying beside her father in Dassell's quiet churchyard.

Time went by; and if the wound was not healed it ceased to bleed at any rate. Life had to be gone through, and Dolly was not one to lengthen the distance between the miles with useless repinings. Though she probably had never read 'A Winter's Tale' with sufficient attention to know that

> 'A merry heart goes all the day,
> Your sad tires in a mile-a!'

she seemed to have adopted that couplet for her ensampler.

She might, as Miss Trebasson suspected, have no soul, but she was possessed of a wonderful temper—of a marvellous elasticity.

She took life after the fashion of an amiable cat or dog. If people stroked and patted her, she purred and gambolled for joy; if they were out of sorts she crept away from sight till that mood was past.

She was a lazy little sinner—lazy, that is, in points where other young ladies of her acquaintance were most industrious. She would not practise, she would not sketch, she resolutely refused to read German with any one, and she openly scoffed at two London Misses who visiting at the Rectory talked French to each other on the strength of having spent a winter at Paris, imagining the Dassell natives could not understand their satirical sentences.

She commented on their remarks in English, and so put them to the rout.

'I thought you told me you could not speak French?' said the youngest to her.

'Neither I can any better than you,' retorted Dolly; 'and I do not call *that* speaking French.'

Altogether an unpleasant young person, and yet Miss Trebasson loved her tenderly, and Mortomley as well as he knew how.

'What is the matter with you to-night, Dolly?' asked Miss

Celia one evening when her niece had sat longer than usual looking out into the twilight, while the spinster indulged in that nap which 'saved candles.' 'Are not you well? I told you how it would be going out for that long walk in the heat of the day.'

'We walked through the woods, aunt, and it was not too hot,—and I am quite well,' answered Dolly in her concise manner, still looking out into the gathering night. If she could have seen painted upon that blank background all that was to come, would she have gone forward?

Yes, I think so; I am sure she would. For although Dolly had not been born in the purple, there was not a drop of cowardly blood in her veins.

'Then what is the matter with you?' persisted Miss Celia, who always resented having been permitted to finish her nap in peace.

'I was only thinking, aunt.'

'That is a very bad habit, particularly for a young girl like you.'

'I do not quite see how young girls can help thinking sometimes any more than old ones,' answered Dolly, but there was no flippancy in her tone, if there was in her words. 'Aunty, Mr Mortomley—that gentleman I have told you of, who is so much at the Vicarage and Dassell Court—has asked me to marry him.'

'Asked *you* to marry him, child?'

'Yes.'

'And what did you say?'

'What could I say, aunt? He is coming to see you about it to-morrow.'

Miss Celia arose from her easy-chair. Perhaps out of the midst of the cloud of years that had gathered behind her there arose the ghost of an old love-dream, never laid—never likely to be laid. At all events her usually shrill voice was modulated to an almost tender key, as, drawing Dolly towards her, she asked,

'Do you love him, Dolly?'

'What should I know about love, aunty?' inquired Dolly; and at that answer the elder woman's embrace relaxed. Here was no sentimental Miss such as she herself had been in her teens, but a girl lacking something as every one felt—who in some way or other was not as other human beings—who even in those remote wilds was able to behold a personable man and not go crazy about him on the instant.

Clearly there was a want in Dolly. Miss Gerace could not imagine what that want might be, but that it existed she entertained not the smallest manner of doubt.

After that answer about love, Dolly slipped out of her aunt's arms, out of the room, out of the house. It was a quiet country place, and so she merely wrapped a shawl about her head and shoulders, and walked a few paces up the road to a field path across which she struck—a field path leading to the churchyard.

There were no gates and bolts and locks there—cutting off the dead from the living. Dolly swung back the turnstile gate—it had often yielded to her touch before—and entered the enclosure.

Leaning over the spot where her father lay, she—this girl who had never known a mother—whispered her story.

Dolly's best friend was right, I fear, and the girl was a heathen; but this visit to the dead had been a fancy of hers for years. Whenever she was troubled, whenever she was glad, whenever she was in perplexity, whenever a difficult problem had been solved—she carried the trouble, the gladness, the perplexity, the solution to a mound where the grass grew, which the daisies covered, and went away relieved.

A strange creature—destitute of beauty, not in the least like other young ladies, with occasionally a biting tongue—for Mortomley to choose.

Yet he chose her; that was the last act wanting to complete his ruin.

Had he married Leonora Trebasson, she would have made him successful. Her grand nature, her imperial beauty, her strength of character, would have impelled him to deeds of daring; she would have armed him for the battle and insisted on his coming back victorious.

As matters stood, he wooed and won Dolly; he married her in the spring succeeding his first visit to Dassell. When the woods were putting on their earliest robings of delicate green he made her his wife, and Miss Trebasson was principal bridesmaid, and Mr Henry Werner best man.

So the play I have to recount commenced; how it ended, if you have patience, you shall know.

CHAPTER V

ABOUT MRS MORTOMLEY AND OTHERS.

As has been already stated. Mr Henry Werner assisted at the wedding in the character of best man, and it was to this circumstance that he owed the good fortune of subsequently marrying Miss Trebasson himself.

Had he met that young lady—as he did afterwards meet her, as a mere guest at Homewood—in the unexalted position of Mrs Mortomley's friend, he would never have thought of asking her to be his wife; but seeing her for the first time with the glamour of Dassell Court upon her, he thought it would be a fine thing for him to win and wed such a woman even if she had not, as he soon found out was the case, a penny of fortune.

More of these matches are made than people generally imagine. It is astonishing to look around and behold the number of well-born women who have married men, that at first sight one might imagine to have been as far distant from the upper ten thousand as earth is from heaven; and it is more astonishing still to find that these women have, one and all—despite their prejudices, their pedigree, their pride, and their delicate sensitiveness—married for money.

It would be useless to deny that Leonora Trebasson did this. She was not a girl of whom such a step could have been predicated, and yet, looking at the affair from a common-sense point of view, it was quite certain—after the event—that if no one for whom she could feel affection possessed of money came to woo, she would marry some person for whom she did not care in the least.

It was necessary for her to marry; she knew it, she had always known it. Her mother's small jointure died with her. Whenever her cousin, the heir of Dassell Court, took a wife—and there was just as great a necessity for him to find an heiress as for her to meet a man possessed of a competence, at all events—she understood she and her mother would have to leave the Court, and settle down in perhaps such another cottage as that tenanted by Miss Gerace.

There had been a tenderness once between herself and Charley—the Honourable Charles Trebasson—but the elders on both sides comprehending how disastrous such a pauper union must prove, speedily nipped that attachment in the bud, and the future lord went out into the world to look for his heiress, whilst Miss Trebasson stayed at Dassell to await the husband fate might send her.

Of these and such like matters the mother and daughter never spoke openly; but it was clearly understood between them, that curates without private fortunes, officers with no income beyond their pay, the younger sons of neighbouring squires, were to be considered as utterly ineligible for husbands.

Mrs Trebasson herself having made a love-match and suffered for the imprudence every day of her married life, she had educated Leonora to keep her feelings well in hand, and on no account to let affection run away with her judgment.

When Archibald Mortomley went down that summer to fish, and recruit his health, Mrs Trebasson's hopes grew high that love and prudence might, for once, be able to walk hand in hand together.

She liked Mortomley—he was the kind of man to whom women, especially elderly women, take naturally, with as true and keen an instinct as children—and the thought passed through her mind that here, at last, was a possible son-in-law, who would not merely make a good husband to her daughter, but prove a friend to herself.

She pictured Homewood, and fancied she could end her days there happily. In those days of uncertainty the future wore a fairer face for mother and child than had ever been the case previously.

And then the vision departed—Dolly, whom Mrs Trebasson had always regarded as less than nobody, was preferred to Leonora. Without lifting a finger to secure the prize—without the slightest effort or trouble on her part—the stranger yielded himself captive. It was not Dolly's fault, nevertheless Mrs Trebasson regarded her with unchristian feelings for the remainder of her life.

When, after a time, Henry Werner preferred his suit and was accepted, Mrs Trebasson never spoke of ending her days in his house; rather she trusted she 'should not have to leave Dassell Court until she was laid in the family vault.'

She had no fault to find with Mr Werner. He was a much richer man than Mortomley; he was possessed of more worldly sense than any Mortomley ever boasted; he was ambitious, and might rise to be a man of mark as well as one of wealth; he spent money lavishly; he evidently intended to maintain a handsome establishment; he was proud of the beauty and stately grace of his *fiancée*; he bowed down before the Darshams and worshipped them; he was of a suitable age and sufficiently presentable—and yet—and yet—Mrs Trebasson felt her daughter ought to have married Archibald Mortomley, and then Dolly Gerace might have been chosen by Henry Werner or some one like him.

Dolly had no love, however, for Henry Werner. So far as she was in the habit of developing antipathies she felt one for him, and when she learned he had proposed for Leonora and been accepted, she expressed her opinions on the subject with a freedom which Mrs Trebasson, at all events, keenly resented.

'You must not be angry with poor Dolly, mamma,' said her friend, tearing Mrs Mortomley's letter to very small fragments and then strewing them on the fire. Mrs Trebasson had desired the letter should be preserved and deposited with other family treasures, to the end that Dolly might, at some future day, be confronted with it and covered with confusion; but her daughter would permit nothing of the kind.

'I do not know why you call her "poor" Dolly,' retorted Mrs Trebasson, 'she has an excellent husband who gives her everything she wants and never crosses her whims. She has plenty of money and a pretty house—she who never had a sovereign in her pocket she could call her own; and now, forsooth, she must give herself airs and presume to dictate to you.'

'She does not dictate, mamma, she only expresses her opinions—she means no harm.'

'It would be harm in any one else. Why should you defend her when she is so grossly impertinent?'

'I love Dolly,' was the quiet answer. 'She is often very foolish, sometimes very trying, always disappointing and unsatisfying; but I shall love her to the end.'

When Miss Trebasson set her foot down upon such a sentence as the foregoing, Mrs Trebasson understood further expostulation was useless, and so the offensive letter smouldered into ashes, and the bride elect tried to forget its contents as she had too readily, perhaps, forgiven them.

Fortunately for all concerned Dolly was unable to be present at her friend's wedding, and Mortomley gladly enough made the state of his wife's health a plea for excusing his own attendance.

Owing either to her own folly, or to some remoter cause with which this story has no concern, Mrs Mortomley was, at that period, having an extremely hard fight for life. She had been happy with her child—that Lenore of whom Mr Kleinwort made mention—for a couple of days. Every one was satisfied, husband, doctor, nurse; and then suddenly there came a reaction, and Dolly hung between life and death, insensible to the reality of either.

When Mrs Werner, after her wedding tour, drove over and visited her friend, she found outwardly a very different Dolly to that photographed in her memory.

A pale weak woman, with hair cut short and softly curling round her temples; a creature with transparent hands; dark eyes looking eagerly and anxiously out of a white sunken face; not the Dolly of old; but Dolly as she might have looked had she gone to heaven and come back again to earth; Dolly etherealized, and with a beauty of delicacy strange as it was new—but Dolly unchanged mentally.

With a feeling of surprise and regret Mrs Werner confessed to herself that not even the fact of having set her feet in the valley of the shadow, and being brought back into the sunshine, almost by a miracle, had altered her friend.

The want there had been in Dolly before her marriage still remained unsupplied.

'I wonder what would really change her,' thought Mrs Werner looking at the poor wan cheeks, at the wasted figure, at the feeble woman too weak to hold her child in her arms and coo soft tender nothings in its ear.

One day Mrs Werner was to understand; but before that day arrived she was destined to see many changes in Dolly.

When Mrs Mortomley was sufficiently recovered to endure the fatigue of travelling, the doctors recommended her to leave London and remain for some time at a quiet watering-place on the East coast. Near that particular town resided some relatives of the Trebassons, and to them Mrs Werner wrote, asking them to call on her friend.

That proved the turning point in Dolly's life, and she took, as generally proves the case, the wrong road. With what anguish of spirit, over what weary and stony paths, through what hedges set thick with thorns, she retraced her steps, it is part of the purpose of this story to show. As matters then stood, she simply went along winding lanes bordered with flowers, festooned by roses, the sun shining overhead, the birds singing all around; went on, unthinking of evil, happier than she had ever been before; satisfied, because at last she had found her vocation.

To enjoy herself—that was the object for which she was created. If she did not say this in so many words, she felt it, felt it like a blessing each night as she laid her head on her pillow—her poor foolish little head which was not strong enough to bear the excitement of the new and strange life suddenly opened before her.

She was young—she was recovering from dangerous illness; she was, notwithstanding her feeble health, bright and gay and sunshiny. She had plenty of money, for her husband grudged her nothing his love could supply; she was interesting and fresh, and new, and naïve, and she was the dearest friend Leonora Trebasson ever had; what wonder therefore that the people amongst whom she was thrown fussed over, and petted, and flattered, and humoured her, till they taught Dolly wherein her power and her genius lay; so that when Mrs Mortomley returned home she took with her graces previously undeveloped, and left behind the virtue of unconsciousness and the mantle of personal humility which had hitherto clothed her.

Up to that time Dolly had not thought much of herself. Now she was as one possessed of a beautiful face, who having seen her own reflection for the first time can never forget the impression it produced upon her.

In her own country and amongst her own people, Dolly had been no prophet. Rather she had been regarded as a nonentity, and the little world of Dassell wondered at Mr Mortomley's choice. Amongst strangers Dolly had spread her wings and tried her strength. She felt in the position of a usually silent man, considered by his friends rather stupid than otherwise, who in a fresh place and under unwonted circumstances opens his mouth and gives utterance to words he knew not previously were his to command.

Yes, Dolly would never be humble again. She had lost that attraction, and through all the years to follow, the years filled with happiness and sorrow, exaltation and abasement, she never recovered it.

There are plants of a rare sweetness which die more surely from excess of sunshine than from the severity of frost; common plants, yet that we miss from the borders set round and about our homes with a heart-ache we never feel when a more flaunting flower fails to make its appearance; and just such a tender blossom, just such a healing herb, died that summer in the garden of Dolly's nature.

And she only nineteen! Well-a-day, the plant had not perhaps had time to strike its roots very deep, and the soil was certainly uncongenial. At all events its place knew it no more, and something of sweetness and softness departed with it.

But it was only a very keen and close observer who could have detected all this; for other flowers sprang up and made a great show where that had been—graces of manner, inflections of voice, thoughtfulness for others, which if acquired seemed none the less charming on that account, a desire to please and be pleased, which exercised itself on rich and poor alike—these things, and the sunshine of old which she still carried with her, made Dolly seem a very exceptional woman in the bright years which were still to come.

They made her so exceptional in fact, that her god-mother left her eight thousand pounds. She would not have left her eight pence in the Dassell days, but after spending a fortnight at Homewood she returned home, altered her will which had provided for the establishment and preservation of certain useless charities, and bequeathed eight thousand pounds, her plate, and her jewellery, and her lace, to her beloved god-daughter Dollabella, wife of Archibald Mortomley, Esquire, of Homewood.

If people be travelling downhill the devil is always conveniently at hand to give the vehicle they occupy a shove. That eight thousand pounds proved a nice impetus to the Mortomleys, and a further legacy from a distant relative which dropped in shortly after the previous bequest, accelerated the descent.

When Dolly was married, no girl could have come to a husband with more economical ideas than she possessed. Poverty and she had been friends all her life; she had been accustomed to shortness of money, to frugal fare, to the closest and strictest expenditure from her childhood upwards, and had Mortomley been wise as he was amiable, she might have regarded changing a five-pound note with a certain awe and hesitation to the end of her days.

In money as in other matters, however, she speedily, in that different atmosphere, lost her head. There can be no greater mistake than to suppose, because a person has made both ends meet on, say a hundred and fifty pounds a year, he will be able to manage comfortably on fifteen hundred; on the contrary, he is nearly certain either to turn miser or spendthrift. Dolly had not the faintest idea how to deal with a comfortable income, and as her husband was as incompetent as herself, he let her have pretty well her own way, which was a very bad way indeed. Like his wife, perhaps, he thought those legacies represented a great deal more money than was the case, since money only represents money according to the way in which it chances to be expended.

It is not in the unclouded noontide, however, when fortune wears its brightest smiles, that any one dreams of the wild night—the darkness of despair to follow. It seems to me that the stories we hear of second sight, of presentiments, of warnings, had a deeper origin than the usual superstitious fantasies we associate with them. I think they were originally intended as parables—as prophecies.

I believe the words of dark import were designed to convey to the man—prosperous, victorious—safe in the security of his undiscovered sins, the same lesson that Nathan's final sentence 'Thou art the Man,' conveyed in *his* hour of fancied safety to the heart of David. I believe under the disguise of a thrice-told tale, those inscrutable warnings of which we hear, arresting a man in the middle of a questionable story or a peal of drunken laughter, were meant to be as truly writings on the wall as ever silenced the merriment in Belshazzar's halls—as certainly prophecies as that dream which prefigured Nebuchadnezzar's madness.

And there was a time when portents, prophecies, and parables did influence men for good, did turn them from the evil, did turn their thoughts from earth to heaven, but that was in the days when people, having time to think—thought; when sometimes alone, separate from their fellow-creatures, able to forget for a period the world and its requirements, they were free to think of that which, spite of a learned divine's dictum, is more wonderful and more bewildering than eternity—the soul of man—the object of his creation, the use and reason and purpose of his ever having been made in God's image to walk erect upon the earth.

There were not wanting, in the very middle of their abundant prosperity, signs and tokens sufficient to have assured the Mortomleys that to the life one at least of them was leading there must come an end; but neither husband nor wife had eyes to see presages which were patent to the very ordinary minds of some of the business men with whom the owner of Homewood had dealings. Notwithstanding his large connexion, his monopoly of several lucrative branches of his trade, his own patrimony, his wife's thousands, Mortomley was always short of money.

When once shortness of money becomes chronic, it is quite certain the patient is suffering under a mortal disease. People who are clever in commercial matters understand this fact thoroughly. Chronic shortness of money has no more to do with unexpected reverses, with solvent poverty, with any ailment curable by any means short of sharp and agonizing treatment, than the heart-throbs of a man destined some day to fall down stone dead in the middle of a sentence has a likeness to the pulsations of fever, or the languid flow of life which betokens that the body is temporarily exhausted.

Like all persons, however, who are sickening unto death, Mortomley was the last to realize the fact.

He knew he was embarrassed, he knew why he was embarrassed, and he thought he should have no difficulty in clearing himself of those embarrassments.

And, in truth, had he been a wise man he might have done so. If, after the death of his brother, which occurred about seven years subsequent to his own marriage with Dolly, he had faced his position, there would have been no story to tell about him or his estate either; but instead of doing that, he drifted—there are hundreds and thousands in business, in love, on sea or land, who when an emergency comes, always drift—and always make shipwreck of their fortunes and their lives in consequence.

For years he had helped his step-brother by going security for him, by lending his name, by giving him money, by paying his debts. Somehow the security had never involved pecuniary outlay. The loan of the name had been renewed, passed into different channels, held over, manipulated in fact by Mr Richard Halling, until, in very truth, Mortomley, at best as wretched a financier as he was an admirable inventor, knew no more than his own daughter how accounts stood between him and the man who had been his mother's favourite son.

One day, however, Mr Richard Halling caught cold — a fortnight after, he was dead. The debts he left behind him were considerable; his effects small. To Mortomley he bequeathed the former, together with his son and daughter. Of his effects the creditors took possession.

The event cut up Mr Mortomley considerably. He was a man who, making no fresh friends, felt the loss of relatives morbidly.

He returned from the funeral looking like one broken-hearted, and brought back with him to Homewood his nephew and niece, who were to remain there 'until something definite could be settled about their future.'

To this arrangement Dolly made no objection. Dolly would not have objected had her husband suggested inviting the noblemen composing the House of Lords, or a regiment of soldiers, or a squad of workhouse boys. People came and people went. It was all the same to Dolly.

CHAPTER VI.

MRS MORTOMLEY IS ADVISED FOR HER GOOD.

'My dear, you never mean to tell me Richard Halling's son and daughter are *here* for an indefinite period.' It was Mrs Werner who, dressed in a light summer muslin, which trailed behind her over the grass, addressed this remark to Mrs Mortomley attired in deep mourning—barathea and crape trailing behind her likewise.

'Yes, they are,' said Dolly indifferently. 'For how long a time they are to be here I have not the faintest idea. It makes no difference to me. They go their way and I go mine. Antonia dresses herself to receive her *fiancé* and goes to stay with his sister. Rupert lounges about, plays the piano, bribes Lenore to sit still like an angel. They do not interfere with me and I do not interfere with them. There is nothing to make a song about in the matter.'

'Dolly,' said her friend. 'You will go your own way once too often.'

Dolly opened her eyes as wide as she could, and asked, 'Whose way would you have me go.'

'I would have you take a woman's place and assume a wife's responsibilities.'

'Good gracious!' and Dolly plumped down on the grass.

'Leonora, you utter dark sayings, be kind enough to explain your words of wisdom in plain English.'

There was a garden chair close at hand, and Mrs Werner took advantage of it to lessen the distance between herself and her friend. Being a small, short, slight, lithe woman, Dolly could pose her person anywhere. Being tall, stately, a lady 'with a presence,' Mrs Werner would as soon have thought of dropping on the grass as of climbing a tree.

'Do you remember Dassell?' she asked softly.

'Do I remember Dassell,' repeated Dolly, and her brown eyes had a far-away look in them as she answered, 'You might have shaped your singular question better, Nora; ask me if I shall ever forget it, and then I shall answer you in the words of Moultrie's "Forget Thee," which really does go admirably to the air of Lucy Neal; I wish you would try how well.'

'Dolly, do be serious for five minutes, if you can. Do you never long for the old quiet life again.'

'No, I do not,' answered Mrs Mortomley promptly. 'It was very well while it lasted; good, nice, peaceful, what you will, but I could no more go back to that than I could to a rattle and coral and bells. I have gone forward—I have passed that stage. We must go forward, we must travel from stage to stage till the end, whether we like the journey or not. My journey has been very pleasant, so far.'

'Has it been satisfactory?' asked Mrs Werner.

'Has yours?' retorted Dolly; then, without waiting for a reply, went on:

'We have all our ideal life, and the real must differ from it. We have our ideal husbands, as our husbands have had their ideal wives, and the real are never like the ideal. Well, what does it matter? We would not marry our ideals now if we could, so what is the use of thinking about them. Has my life been satisfactory? you ask. Yes, I think so. I am not very old now. I am five-and-twenty, Leonora, four years younger than you, and yet I think if the whole thing were stopped this minute, if God himself said to me now, you have had your share of happiness, you have eaten all the feasts set out for you too fast, you must walk out of the sunshine and make way for some one else, I could not grumble even mentally; I have had my innings, Nora, let the future bring what it will.'

'You little heathen!'

'Perhaps you are right,' said Dolly philosophically. 'Perhaps it is heathenish to love ease and pleasure and luxury, as I love them all; but, Lenny, you know I never had high aims; I should detest working for my living, or being a clergyman's wife and having to visit all sorts of miserable people, or going about as a Sister of Charity, or setting up for a philanthropist, or a social reformer. "*Chacun à son goût*," and it certainly would not be my *goût* to make myself less happy than I am.'

'But, Dolly, do not you think you owe a duty to your husband?'

'Of course I do, if you like to word your sentence in so disagreeable a manner, but I am not aware that I fail in my duty towards him. You do not think it necessary, I suppose, that I should make his shirts, or darn his socks, so long as there are people to be found glad to earn a little money by drudging at such things. He has a comfortable home, and everything in it that he wants so far as I know. I never nag him as I hear many excellent wives nag their husbands. We never exchange an angry word. If I want anything, he says "Very well, get it." If he wants anything, I say "Very well, do it." Upon my word, Leonora, I cannot imagine what it is you wish, unless that I should begin to make myself disagreeable.'

'That is exactly what I do wish,' said Mrs Werner. 'Instead of treating your husband like a spoiled child whose way is on no account to be crossed, I would have you talk with him, reason, advise, consult.'

'Good gracious!' interrupted Dolly, 'what is there to consult about; what we shall have for dinner, or the shape of his next new hat? There, don't be cross, Nora,' she added, penitently, as Mrs Werner turned her head away with an impatient gesture. 'Tell me what it is you want me to do, condescend to particulars, and don't generalize as is your habit, and I will be as attentive as even you could desire.'

'You ought never to have allowed those people to come here,' said Mrs Werner emphatically.

'Archibald brought them home with him, and it would surely not have been pretty manners for me to tell them to go back again.'

'If you had ever been in any useful sense a helpmeet to Mr Mortomley he would not have thought of billeting them at Homewood. Any other woman than you, Dolly, would have taught him prudence and carefulness and wisdom. I wonder your long experience of the miseries of a small income has resulted in nothing except perfect indifference to pecuniary affairs.'

'You mistake,' answered Dolly; 'it has taught me to feel unspeakably thankful for a large income.'

'Then why do you not take care of it?' asked her friend.

'I do not think I spend so much money as you,' retorted Mrs Mortomley.

'Perhaps not; but Mr Werner's business is a much better one than your husband's, and we spend the greater part of our income in trying to increase his influence and extend his connexion.

'Oh!' said Dolly, and no form of words could do justice to the contempt she managed to convey by her rendering of that simple ejaculation.

'It is quite true,' persisted Mrs Werner, answering her tone, not her words.

'No doubt you think so,' retorted Dolly, 'but I do not. For instance, how should you know whether Mr Werner's business is a better one than ours or not?'

It was not often Mrs Mortomley claimed the colour manufactory for her own, but when it was attacked she flung personal feeling into the defence.

'Henry says so,' was the convincing reply.

'Henry,' with a momentary pause on the name intended to mark the word as a quotation, 'Henry may know what he makes himself, but I cannot understand how he can tell what we make,' and Dolly folded her hands together in her lap and waited for the next aggressive move.

'I think, my dear, City men have ways and means of ascertaining these things.'

'Very likely,' said Mrs Mortomley, 'for I think, my dear, City men are usually a set of ill-natured gossiping old women.'

'Do not be cross, Dolly,' suggested her friend.

'I shall be cross if I choose, Leonora,' said Mrs Mortomley. 'It is enough to make any one cross. What right has Mr Werner—for it is Mr Werner, I know, who has really spoken to me through your mouth—what right has he, I repeat, to dictate to us how we shall spend our money. If he likes to have horrid, tiresome, vulgar, prosy people at his house—when he might get pleasant people—that is his affair. I do not interfere with him—(only I will not go to your parties)—but he has no sort of claim to dictate to us, and I will not bear it, Nora, I will not.'

'Dolly, dear, I was only speaking for your good—'

'I do not want good spoken to me,' interrupted Mrs Mortomley.

'And it is not for your good,' went on Mrs Werner calmly, 'that you should have Antonia and Rupert quartered here. If your husband had given them say a couple of hundred pounds a year, they would have thought far more of his generosity, and it would have cost you less than half what it will do now, besides being wiser in every way.'

'Had not you better lay that statement before him yourself?' asked Dolly.

'If I were his wife I should unhesitatingly,' was the reply.

'Well, I am his wife and I will not,' declared Dolly. 'If he likes to have them in the house I cannot see why he should not, so long as they do not make their proximity disagreeable to me; and I am not likely to let them do that, am I, Nora?'

'So long as you have your house filled with company, and are out at parties continually, perhaps not.'

'Leonora,' began Mrs Mortomley, 'you are the only friend I ever had in my life. I am never likely to have another; but sooner than submit to this eternal lecturing I would rather kiss and say good-bye now than go on to an open quarrel. Why can we not agree to differ; why cannot Mr Werner leave my husband to manage his own affairs, and you leave me to order my way of life as seems most satisfactory to me? You think you are doing great things for your husband because, at his desire, you invite City notables and their wives to dinner, and perhaps you may be. All I can say is, I should not be doing Archie any service by inviting them here. I do not know whether rich City snobs and snobesses hate *you*—perhaps not as there is a real live lord, not a Lord Mayor, amongst your relatives—but they hate me. If I had never come in contact with one of them it might have spared us some enemies; and I never mean so long as I live to come in contact with another, except those who are unavoidable, such as Antonia's elderly young man, for instance. There is nothing I can do or wear or say right in their eyes. I feel this. I know it. They detest me because I am different from them, and they do not think, as I was not a lady of fortune or a lord's niece, I have any right to be different. I do not know why oil should impute it as a sin to water, that it is water and not oil, but these people who cannot mix with me, and with whom I cannot mix, do impute it to me as a sin that I am myself and not them. There is the case in a nutshell, Mrs Werner, and I fail to see why you and I should quarrel over it.'

'But, Dolly, do you think it prudent to have so many guests here in whom it is impossible for your husband to take an interest?'

'If they do not interest they amuse him,' was the reply. 'And I think anything which brings him out of his laboratory even for a few hours must be advantageous to him mentally and physically. I do not believe,' continued Dolly, warming with her subject, 'in men living their lives in the City, or else amongst colours and chemicals. When we come to compare notes in our old age, Leonora, I wonder which faith, yours or mine, will be found to have contained temporal salvation.'

Mrs Werner looked down on the slight figure, at the eager upturned face, and then speaking her thought and that of many another person aloud, said,

'I cannot fancy you old, Dolly. I think if you live to be elderly you will be like the Countess of Desmond, who was killed by a fall from a cherry-tree in her hundred and fortieth year.'

Mrs Mortomley's laugh rang out through the clear summer air.

'Do you know,' she said, 'the same thought has perplexed me; only it was different. I can imagine myself old; a garrulous great-grandmother, good to Lenore's grandchildren, a white-haired, lively, pleasant old lady, fond of the society of young people; but, oh! Nora, I cannot picture myself as middle-aged. I fail to imagine the ten years passage between thirty-five and forty-five, between forty-five and fifty-five. If I could go to sleep for twenty years like Rip van Winkle, and reappear on the scene with grey hair and a nice lace cap, I should understand the *rôle* perfectly; but the middle passage, I tell you fairly, the prospect of that fills me with dismay.'

'And yet I also am six years distant from the point which you kindly mark as the entrance to middle age, and can contemplate the prospect with equanimity.'

'Queens never age,' observed Dolly, 'they only acquire dignity; ordinary mortals get crooked and battered and wrinkled and—ugly. I am afraid I shall get very ugly; grow fat, probably; fond of good living, and drink porter for luncheon.'

'How can you be so absurd?' exclaimed Mrs Werner.

'Nora,' said Dolly solemnly, 'I have, little as you may think it, very serious thoughts at times about my future. I would give really and truly ten pounds—and you know if I had the income of a Rothschild I should still be in want of that particular ten pounds—but I would, indeed, give that amount if any one could tell me how I should spend the twenty years stretching between thirty-five and fifty-five.'

'I do not imagine the most daring gipsy could say the line of your life would be cut short.'

'Oh! no, I shall reach the white hair and the lace cap and the great grandmother stage; but how? that is the question.'

'My dear, leave these matters to God.'

'I must, I suppose,' said Dolly resignedly.

CHAPTER VII.

LENORE.

When Mrs Mortomley stated that the rich men's wives—the carriage-and-pair and moderate-single-brougham ladies, who had duly called at Homewood and made acquaintance with the colour-maker's bride—hated her, her statement was probably too sweeping.

Hatred is a big word, and conveys the idea of an overwhelming amount of detestation, and I do not think really there was a woman amongst the whole number included in Dolly's mental and verbal condemnation who was not far too much occupied with the grandeur of her own surroundings—the wish to eclipse her neighbours—the perfections of her children and the shortcomings of her servants, to have time to cultivate any feeling stronger than very sufficient dislike for the new mistress of Homewood.

So far as dislike went, Mrs Mortomley was right. The ladies who called upon her, and who, in their own way—which was not her way—were wiser, better, happier women than Dolly, disliked her as nation dislikes nation, as class dislikes class, as sect dislikes sect, as diverging politicians dislike each other.

There was no blame attaching to any one in the matter. It could not be said that anything Dolly did repulsed these worthy matrons. What God and circumstances had made her was the cause of their antipathy.

A cat is a nice domestic animal in the eyes of many people, and a dog has many qualities which endear him to an appreciative master; but we do not blame either because they cannot agree—we say they are better separate than together. Mrs Mortomley and the worthy, kindly, prim, strait-laced female pharisees who had been disposed to look amiably upon her, were better apart.

Mrs Werner, with her stately manner, with her—by them—unapproachable heart, with her high-bred courtesy and innate knowledge of the world, delighted them. Though in her presence they felt much the same sort of restraint as a subject, no matter how well-born and delicately nurtured, if unaccustomed to courts, might feel during an audience with her Majesty, still they went away praising her gifts of person, her graces of bearing, her suitable conversation.

She was all the mind of woman could desire, while Dolly was all that the imagination of woman held undesirable.

But the precious gift of charity was amongst these ladies. They were glad to smooth their ruffled feathers with a flattering platitude, 'Poor dear Mrs Mortomley! Yes; so untiring a hostess! so hospitable! so unselfish! but,' this in a stage whisper, 'odd, no doubt a little flighty and uncertain, like all clever people!'

For these people, with a quicker intuition than obtained among the residents of Great Dassell, had discovered Dolly was clever. Though her light, hidden under a bushel, could have never been discovered save by the eye of faith—by them.

With men the case was different. With all the veins of their hearts, the men whose good-will it seemed most desirable she should conciliate, hated Dolly.

They began with liking her—there was the misfortune—that which their wives, daughters, and sisters were sharp enough to detect at a glance, they only found out by a slow and painful and degrading process of disillusion.

Intuitively women understood that the moment after Mrs Mortomley had in her best manner bid the last of them 'good night,' coming herself to the outer door to speak the words, she flung her arms over her head, thanked Heaven they were gone, and delightedly mocked them for the benefit of any appreciative guest belonging to the clique she affected; but men could not be lectured, scolded, or inducted into a comprehension of Mrs Mortomley's hypocrisy till their vanity had been raised to a point from whence the fall proved hurtful.

Men accustomed to society would have taken Dolly's little careful attentions, her conventional flatteries, her recollection of special likings, her remembrance of physical delicacy, and mental peculiarities, for just the trifle they were worth, the laudable desire of a woman to make all her guests feel Homewood for the nonce their home, and the natural and essentially feminine wish to induce each male of the company—even if he were deaf, bald, prosy—to carry away a special and particular remembrance of their hostess Mrs Mortomley.

But this is a game which, if all very well for a short period, palls after frequent playing. Dolly grew sick of the liking she herself had striven to excite.

She might have managed to continue to associate with the wives and produce no stronger feeling of antipathy than she managed to excite during the course of a first interview, but with husbands the case was different. Let her try as she would, and at the suggestion of various well-meaning if short-sighted friends she did occasionally try, with all her heart, to retain the good opinion that many worthy and wealthy gentlemen had been kind enough in the early days of acquaintanceship to express concerning her—her efforts proved utterly futile.

Mortomley had made a mistake, and he was the only person who failed to understand the fact. His wife was quick enough to know she ought never to have responded to the offers of intimacy and hospitality 'people most desirable for a man to stand well with' had been so unhappily prompt to offer.

That which Lamb wrote of himself might, merely altering the pronoun, have been said about Dolly:

'Those who did not like him hated him, and some who once liked him afterwards became his bitterest haters.'

I have said before that this was scarcely Mr Mortomley's fault; but most assuredly it was Mr Mortomley's misfortune. The very dislike his wife inspired gave a factitious importance to him and his affairs which they certainly never possessed before.

The modest home his progenitors had, in the good old days when that which belonged to everybody could be appropriated by anybody, made for themselves on the outskirts of Epping Forest, became a centre of interest to an extent the owner never could have conceived possible. He did not trouble himself about the affairs of his neighbours. That they should concern themselves about his, never entered his mind.

It may be safe enough, if not altogether pleasant, for a great millionnaire or a great lady to be subject to the curious gaze of the multitude; but for a business man doing a moderate trade, or for a wife in the middle rank of society, it proves a trying and often dangerous ordeal.

All unconsciously Mortomley pursued his way, with many a scrutinizing eye marking his progress. Not quite so unconsciously Mrs Mortomley pursued her way, making fresh enemies as she moved along.

Even her child grew to be a source of offence. 'It's not her fault, poor little thing!' the mothers of pert, snub-nosed, inquisitive, precocious snoblings would complacently remark, 'properly brought up she might be something very different.'

Which, indeed, to say truth, was not desirable. Let the mother's deficiencies be what they might, it would have been difficult, I think, to suggest improvement in the child.

She had all the Mortomley regularity of features, light brown hair flecked with gold, that came likewise from her father's family; but her eyes were the eyes of Dolly—only darker, larger, more liquid; and her vivacity, her peals of delighted laughter, her happy ability to amuse herself for hours together, came from some forgotten Gerace. There are families in which few traditions are preserved, who have left no memory behind them, but still lived long enough to bequeath the great gift of contentment to some who were to come after.

Why then was Lenore accounted an offence? A sentence from 'Imperfect Sympathies' may, perhaps, explain this better than I can.

Elia says, 'I have been trying all my life to like—' For the present purpose it is not needful to extract more closely,—' And am obliged to desist from the experiment in despair. They cannot like me, and in truth I never knew one of that nation who attempted to do it.'

In a foot note to the same essay, he puts his idea even more clearly:

'There may be individuals born and constellated so opposite to another individual nature, that the same sphere cannot hold them. I have met with my moral antipodes, and can believe the story of two persons meeting (who never saw one another before), and instantly fighting.'

Custom, association, family prejudices, the objects upon which the eye has been in the habit of perpetually dwelling, these things go to make the something, which, in at once a wider and a narrower sense than that artists and literati understand the word, is called taste.

I mean this: matters such as those indicated, educate, for good or for evil, the outward senses, and at the same time form an actual, if unconscious, mental standard to which, as it may be high or low, the estimate of those with whom we are thrown in contact is dwarfed or raised.

If it were true, as is generally supposed, that maternity makes women appreciative of, and tender-hearted to, the children of other women, Lenore might have spanned the gulf which stretched between her mother and the admirable matrons who contemned without understanding her; but it is not true.

So long as infants are in arms, so long as their talk is unintelligible, their limbs unavailable for active service, their idiosyncracies undeveloped, and their features unformed, they occupy a platform on which mothers can meet on neutral ground and survey and discuss the beauties of alien babies without a feeling of envy or rivalry.

In that stage, even Lenore was viewed with kindly and appreciative eyes, but not long subsequently to the period when she found the use of her tongue, which, of course, after the manner of her sex, she began to ply in vague utterances before a boy would have thought of exercising it, the little creature began to fall out of favour with those ladies who looked upon Mrs Mortomley as an error in creation.

And as Lenore passed, as such as she do pass, rapidly from infancy to childhood, she became more obnoxious to those who had a theory as to what little girls and boys should be, founded it may be remarked on the reality of what their own boys and girls had been, or were.

Dolly's child, though an only one, was no spoiled brat, always rubbing up against its mother and asking for this, that, and the other. Let Dolly be as foolish in all else as she liked, she was wise as regarded Lenore.

When with lavish hand the father would have poured toys into her lap, filled her little hands to overflowing, given her every pretty present his eye lit upon, Dolly interfered. Her own childhood, bare of toys and gifts, yet full of an exceeding happiness all self-made, was not, God help her, hid so far away back in the mists of time, but she could understand even in that land of plenty how to bring up the one child given to her.

Lenore was a healthy little girl, healthily brought up. As a baby she rolled on the grass or over the carpets, as a tiny little girl she could make herself as happy stringing daisy chains and dandelion flowers, as though each flower had been a pearl of price, and the threads with which she linked them together spun out of gold; no lack of living companions had she either; cats and dogs, kittens and puppies, composed part of the retinue of that tiny queen.

But the queen and the retinue gave offence; as, being all natural, how could they avoid doing?

Her name in the first instance stank in the nostrils of many worthy women. 'Named after some dreadful creature in Lord Byron's poems,' they remarked.

And if a person favourably inclined to Mrs Mortomley explained he believed the child was called after Mrs Werner, and that secondly the name was that of a heroine in one of Edgar Poe's poems, they answered,

'The name is suitable enough when given to a lord's daughter, but Mr Mortomley is not a lord, and I hope, Mr —' this severely, 'you do not advocate having the heroines of French and German poets introduced into English homes.'

At which crass ignorance Mr — bowed his head and confessed himself conquered.

Whilst Lenore, unconscious of disapprobation and offence, grew and was happy, a very impersonation of childish beauty and grace, and all the time trouble was coming. A cloud no bigger than a man's hand hovered in the horizon during the first happy years of her life, betokening a hurricane which ultimately broke over Homewood, and swept it away from her father's possession.

CHAPTER VIII.

A DEAD FAINT.

By reason of favourable winds and propitious currents Mrs Mortomley had almost sailed out of sight of those heavily-freighted merchant ships which hold on one accustomed course too calmly to suit the vagaries of such craft as she, when the death of Richard Halling and arrival of his son and daughter at Homewood threw her once again amongst people who were never likely to take kindly to or be desired by her.

Miss Halling was engaged to a middle-aged, or, indeed, elderly gentleman, who stood high in the estimation of City folks, and who himself had the highest opinion possible of individuals who, after making fortunes on Change, in Mincing Lane, or any other typical London Eldorado, did not turn their backs on the place where they gained their money as if ashamed of it, but were content to associate with their equals, and felt as much 'honoured by an invitation to the Mansion House as dukes and duchesses might to an invitation to the Court of St James's.'

This was literally Mr Dean's style of conversation, and the reader who has been good enough to follow this story so far may comprehend the favour it found with Mrs Mortomley. He had a comfortable old-fashioned house situated in the midst of good grounds. His gardens were well kept up; but were a weariness, if not to him, at least to Dolly, by reason of his being unable to find honest men to till the ground, and his perpetual lamentations concerning the shortcomings of those he did employ.

There was not a picture hanging on his walls, not a horse in his stables, not a cow in his meadows, not a tree about his place, that Dolly did not hate with the detestation born of utter weariness and mental exhaustion.

And in this case she had no choice but to suffer patiently. Antonia Halling had not been at Homewood three months before Mrs Mortomley would have given her entire fortune to see her depart. Her friends filled the house. She herself simply deposed Dolly; and Dolly, though no saint, loved peace far too well to fight for the possession of a throne she knew she must ultimately re-ascend.

When Mr Dean married Antonia, but not before. Judge, therefore, how anxious Dolly was to stand well with Mr Dean; but she failed in her endeavour.

Mr Dean 'could not see anything in her.' 'She was not his style.' 'Her manners might please some people, apparently they did, but they did not recommend themselves to him.' 'Of course the fortune she had left her was one not to be despised by a man in Mr Mortomley's position, but he was doubtful whether a managing, steady, careful, sensible woman might not have proved a better-dowered wife than the one he had chosen.'

For all of which remarks—that sooner or later reached her ears—Dolly cared not a groat. Slowly, however, it dawned upon her by degrees she never could recall—by a process as gradual as that which is effected when night is changed to day—that Mr Dean and men like him not merely disapproved of her, which was nothing and to be expected, but looked down upon her husband, which was much and astounding.

By imperceptible degrees she arrived at the knowledge of the fact. More rapidly she grasped the reason, and came at the same time to a vague comprehension of the cause why between her soul and the souls of Mr Dean and men and women like him, there lay an antagonism which should for ever prevent their knitting into one.

All Christianity, all genius, all talent, all cleverness, all striving after an ideal, all industry, all patience, all bearing and forbearing, they held not as things in themselves intrinsically good, but as good only so far as they were available for money-getting.

Unless the sermon, or the book, or the invention, or the philanthropy, or the hard work, or the vague yet passionate yearnings after a higher life which shy and self-contained natures possess and keep silence concerning—produced money, and a large amount of it, too—they despised those products of the human mind.

They had made their money or their fathers had done so before them, and having made it they were, to speak justly, as they themselves could state their case, willing to subscribe to charities and missions, and put down their fifties, their hundreds, and their thousands at public meetings, and even to send anonymous donations when they thought such a style of giving might approve itself to God.

But of that swift untarrying generosity which gives and forgets itself has given—of that Christian feeling which seeing a brother in need relieves him and omits to debit the Almighty with a dole—Mr Dean and his fellows having no knowledge, they accounted Mortomley foolish because he had not considered himself first and the man who had need second.

The world had gone on and the Mortomleys had stood still; but though they had not compassed their fair share of earthly prosperity, who shall say they were not 'nearer the Kingdom,' for that very reason.

Those traits in Mortomley's character which had won for him golden opinions from Mrs Trebasson, and something more from her daughter, and which unconsciously to herself knit Dolly's heart to her husband firmer and closer as the years went by, would simply have been accounted foolishness by those who had done so remarkably well for themselves and their families.

Their ideal of a good man was Henry Werner, who, upon a small business inherited from his father, had built himself a great commercial edifice; who was a 'shrewd fellow' according to his admirers, and who, if he ever lapsed into generosity, took care to be generous wisely and profitably. No man would have caught that clever gentleman dispensing alms with only his left hand for audience. If there was a famine in the East, or a bad shipwreck, or an hospital in want of funds, or any other calamity on sufficiently large a scale to justify the Lord Mayor in convening a public meeting on the subject, I warrant that Mr Werner would be present on the occasion and put down his name for a sum calculated to prove that business with him was flourishing. But all the private almsgiving which was done in his family was done by Mrs Werner, and to 'remember the poor and forget not' she had to manage her allowance with prudence. Unlike Dolly she had no private fortune: unlike Dolly she could not go to her husband and say she wanted money to give to that widow or this orphan, or some poor old man laid up with cold and rheumatism and the burden of years superadded.

Mr Werner was in the world's eyes a prosperous man, but although his wife did her duty by, she did not grow to love, him. Mortomley, on the contrary, was a man who did not prosper as he might have done; and Dolly did not do her duty by him; but then she loved him, not perhaps as Leonora Trebasson might have done, but still according to her different nature wholly and increasingly.

Was there nothing to be put to the credit side of the last account, do you suppose? nothing of which the world with its befrilled and bejewelled wife failed to take notice?

Although, however, Mrs Mortomley came to understand that in the opinion of his acquaintances her husband had made nothing of the opportunities offered him by fortune, she did not comprehend that what they thought was literally true.

She did not know that in business as in everything else it is simply impossible for a man to remain stationary. If he is not advancing he must be retrograding, if he is not increasing his returns his profits must be decreasing, if he is not extending his connexion he must be losing it, if he is not keeping ahead of the times he must be lagging behind the footsteps of progress.

Of all these matters Mrs Mortomley was profoundly ignorant. From Mrs Werner she knew that Richard Halling's death had embarrassed her husband ; but she attached little importance to this information, first because it came from a source she had always distrusted, and second because she had only the vaguest idea of what embarrassment meant in trade. Her notion, if she had any, was that her husband would have to put off some payment—as she sometimes deferred paying her milliner—that was all.

The first hint of things being at all 'difficult' came to her in this wise.

She had not been very well. Perhaps, Miss Halling's friends, or Mr Dean's instructive remarks on the subject of his business, had proved exhausting. Let that be as it may, one evening when a few guests were present she had just walked into the drawing-room after dinner when, without the slightest premonitory warning, she fell back in a dead faint.

She soon recovered, however, and not without a certain spice of malice laid her illness at the door of a scent which Miss Dean thought an appropriate odour to carry about with her everywhere—musk.

'I never can remain in a room with musk,' said Dolly defiantly, 'without feeling faint. Out of politeness to Miss Dean, I have latterly ceased speaking of a weakness she considers mere affectation, but now I suppose I may feel myself at liberty to do so.'

And without further apology Dolly, still looking very white and terrified, for that inexplicable transition from consciousness to insensibility was a new sensation to her, walked through into the conservatory followed by Mrs Werner and another lady who chanced to be present.

'I never could forgive the first Napoleon for divorcing Josephine until I read that she liked—musk,' said Dolly leaning against the open door and looking out over the lawns, from which already came the sad perfume of the fallen Autumn leaves. 'Fancy a man whose family traditions were interwoven with violets having that horrible odour greet him every time he entered her apartments.'

'But it never made you faint before,' remarked Mrs Werner, ignoring Josephine's peculiarities, and reverting to her friend's sudden illness.

'I never had so large a dose at one time before,' retorted Mrs Mortomley; 'Miss Dean must have taken a bath of it I should think, this afternoon.'

'Hush! dear,' expostulated Mrs Werner, and she put her arm round Dolly's waist and kissed her. Not even in the pages of old romance was there ever anything truer, purer, more perfect, than the love Lord Dassell's niece bore for Archibald Mortomley's wife.

Meantime, within the drawing-room, Miss Dean remarked to Antonia penitently,

'I really did think it was—not affectation exactly you know, but her way; I am so sorry.'

Miss Halling raised her white shoulders with a significant gesture.

'She attributes it to the musk, but it was not really that, though I do think, remember, many perfumes are disagreeable to her. For instance, I have often known her order hyacinths, lily of the valley, lilac, and syringa to be taken out of a room where she wished to sit, and I remember once when we were going to London together by train, her getting into another compartment at Stratford, merely because a fat old lady who was our fellow-traveller had thought fit to deluge her handkerchief with patchouli. But it was not the musk which made her faint. She takes too much out of herself. She is never still, she visits and talks enough for a dozen people. She was at a wedding yesterday morning, at a kettledrum in the afternoon, and then she came home and we all dined with the Morrisons. No constitution could endure such treatment,' finished Miss Halling.

'The constitutions of fashionable ladies endure more than that,' replied Miss Dean, who might perhaps have liked Antonia better than was the case had that young person not assumed the shape of a future sister-in-law.

'Yes,' agreed the other, 'but then they do nothing else, and Dolly—excuse me for calling her by that ridiculous name, but we have got into the habit of it—is never at rest from morning till night, she rises early and she goes to bed late, and she is here there and everywhere at all hours of the day.'

This was true at any rate. It was precisely what a solemn old doctor told her when by Mr Mortomley's request she sent next day for 'some one to give her something.'

He said she had better go out of town to some quiet place, and accordingly Dolly accompanied by Lenore and her maid left Homewood before the week was over.

It was when Mortomley was saying his last words of farewell that the first drop of rain indicating foul weather to come, fell on her upturned face.

'Dolly dear, you won't spend more money than you can help,' said her husband in the tone of a man who would just have liked about as well to cut his throat as utter the words.

Dolly opened her eyes. It had been a childish habit of hers, and time failed to cure her of it.

'Do I spend too much?' she asked.

'Not half enough, if we had it to spend,' was the answer; then he added hurriedly, 'you are not vexed, you do not mind my speaking.' At that moment, 'Take your seats. Now, sir, if you please,' was shouted out, and Dolly could only reply from her corner in the carriage,

'I will tell you when you come down,' but there was not a shade on her face. Her look was bright as ever, while she put her hand in his.

A whole chapter of assurances could not have lightened her husband's heart one half so effectually.

Even if the words he had uttered bore no immediate fruit, what did it matter? The ice was broken. Hereafter he could talk to her again and explain his meaning more fully. All the way to the station he had felt miserable. He had treated her always like a child, and now when he was forced to tell her she must do without any fresh toy to which she took a fancy, he imagined himself little better than a brute.

But Dolly had been told and was not vexed. Why, oh! why, had he not spoken to her before!

By the sad sea waves Mrs Mortomley thought those last words over and over and over. She put two and two together. She estimated the amount the interest her own modest fortune brought back to the common fund, and then she reckoned as well as a woman who never professed to keep any accounts could reckon, the total of their annual expenditure.

The result was that when her husband did come down and ask her in his usual fashion, if she wanted money (for indeed he was as much gratified as surprised at having heard no mention of that one thing needful in her short notes), she opened her purse and turned out its contents gleefully.

'Haven't I been good?' she asked; and then went on to ask,

'Archie, have you really and truly been troubled about these things?'

'A little,' he answered.

'Then why did you not tell me sooner?'

'Why should I trouble you about such matters, love?'

'Because till I married you the want of money and I were close acquaintances; perhaps that is the reason why I have always hated considering money since, but I can consider for all that, and I intend to make what you hold in your hand last until I get home again.'

He put the notes and gold back into her purse slowly and thoughtfully, folding each note by itself, with nervous absent carefulness, dropping each sovereign singly into the little netted bag she kept, with her childish love for pretty things, for them.

'My poor Dolly,' he said at last. Was it a prevision? Knowledge *could not* have come to him then, and it must have been a prevision that made the souls of both husband and wife grow for some reason, inexplicable to themselves, sad and sorrowful for a moment.

As for Dolly, his three words had sent her eyes out seaward with tears welling in them; but she was the first to recover herself.

'We will not spoil our pleasure by talking of horrid money matters at the sea-side,' she remarked, 'but when I go home again you must give me a full, true, and particular account of all that is troubling you. Do you hear, sir.'

'Yes; I hear,' he answered, 'and I can give you an account of what is troubling me, at once. I have been foolish and I am suffering for my folly. I did not consider the crop I was planting and I am among stinging nettles in consequence; but we shall "win through it yet," to quote an old saying, dear, "we shall win through it yet," please God.'

'I wish I was at home again,' she said.

'So do I, love, but you must not think of returning till you are quite strong and well again.'

'No,' she answered; 'I think a sick wife is as bad in a house as a scolding wife, or worse, because at least the latter cannot excite anxiety, although it *was* only Miss Dean made me ill.'

Mortomley shook his head, 'Never mind what made you ill, dear, so as you only get well,' he answered; and then, for the twilight had closed upon them and the place was empty of visitors, they paced slowly back along that walk by the sea, hand clasped in hand.

If—nine years husband though he was—he had known more of Dolly, possessed much insight into the windings and subtleties of any woman's nature, it would have struck him as curious that after the confidence given, his wife did not at once pack up her dresses and return to Homewood. Happily for him he did not understand her, did not comprehend the light words she had spoken apparently in jest were uttered in real earnest.

'A sick wife,'—Dolly's imagination could present even to itself few more terrible pictures than that, and she knew and some one else knew it was needful for her to take practical measures to avert so fearful a misfortune.

With the solemn old doctor Dolly had jested about her illness, had laughed at advice, had grudgingly consented to take his medicine. It was all very pleasant, very easy, very non-alarming. Even Mortomley was satisfied when the old simpleton with a wise face assured him all his wife wanted was a month at the sea-side and entire repose.

Dolly knew better. With no flourish of trumpets, saying nothing to anybody, she went off quietly by herself to a celebrated physician and told him about that little swoon.

He did not say much, indeed he did not say anything at first; then he asked carelessly, almost indifferently, as was his fashion,

'And what do you suppose made you faint.' Mrs Mortomley did not answer, she looked him straight in the face, as women sometimes can look evil and danger.

There ensued a dead silence, then she said,

'I came here expecting you to tell me the cause.'

'I will answer your question hereafter, and write you a prescription meantime,' he answered confusedly.

'Neither is necessary at present,' she replied, and laying down her guinea left the room before he could recover from his astonishment.

'Now I should like to know the future of that woman,' he said. 'She understands all about it as well as I do.'

Perhaps she did, but then she possessed a marvellous buoyancy of temper, and disbelief in the infallibility of doctors.

Fortunately for her, and somebody else.

CHAPTER IX.

THE FIRST MUTTERINGS OF THE STORM.

'DEAR AUNT,—(thus Mrs Mortomley to Miss Gerace)—I have been a little ill, and I am here by the doctor's advice for change of air and scene; but I find that the moaning of the sea and the howling of the wind depress me at night, and I think I should get well quicker if I were at Dassell in my own old room.

'May I go to you—will you have me? Lenore is with me at present, but I will not trouble you with her. She shall go back to her papa at Homewood, if you say you have a corner still in your house for your affectionate niece,

'DOLLY.'

It is no exaggeration to say Mrs Mortomley waited with a sickening impatience for the answer which should justify her in starting forthwith for Dassell. She believed she should get well there at once. She longed to hear the solemn silence of the woods; to behold once more the familiar landscape; to run over to the Court, and talk to Mrs Trebasson; in her matronhood to stop for a moment and rehabilitate the beauty of her girlish life—where it had once been a breathing presence.

Perhaps in the new notion of economy which possessed her, she desired to be strengthened in her purpose by a glimpse of the land where she had been content with so little of the world's wealth. Anyhow, let the reason be what it might, Dolly wanted to go back home—as she mentally phrased it—and waited anxiously for Miss Gerace's letter. It came: it ran as follows:—

'My dear Niece,—I grieve to hear of your ill-health, although I cannot marvel you have broken down at last; you know my opinions. They may be old-fashioned; but, at all events, they carry with them the weight of an experience longer and wiser than my own.

'Health and undue excitement are incompatible. You left me blessed with a strong constitution; you have ruined it. You were a robust girl; you are a delicate woman. But I refrain, aware that my remarks now must be as distasteful as my previous advice has proved.

'When you were married I told you my home, so long as I had one, should always be yours. Though you have changed, I have not—and therefore, if you really think this air and place likely to benefit so *fashionable a lady as yourself*—pray come to me at once.

'Do not send your little girl back to Homewood, because you fear her giving trouble to a fidgety old maid. If you remember, I was not in my first youth when I took sole charge of you; and if I failed to train you into a perfect character, I do not think the blame could be laid altogether at my door. *But* I will have none of your fly-away, fine-lady servants, remember that. You and the child are welcome; but there is no place in my small house for London maids or nurses.

'I hope you will take what I have written in the spirit in which it is meant, and

'Believe me,
'Your affectionate Aunt,
'M. Gerace.'

To which epistle, Dolly, in an ecstasy of indignation, replied;—

'My dear Aunt,—(from which commencement Miss Gerace anticipated stormy weather to follow; 'my' as a prefix to 'dear,' having always with Dolly been a declaration of hostility) —Of course I cannot tell in what spirit your letter was written, but I should say in a very bad one. At all events, I cannot go to Dassell now, and I regret asking you to have me. I will not visit any one who gives me a grudging welcome.

'I am not a fashionable lady. I am not a delicate woman. If being "perfect" includes the power of saying disagreeable things to unoffending people, I am very thankful to admit I am, spite of your judicious training, an imperfect character. I suppose you have been waiting your opportunity to say something unpleasant to me, because Mrs Edward Gerace spent a week with us in the Summer. I do not like her or her husband; but when they offered to visit us, we could not very well say there were plenty of Hotels within their means in London.

'And when they did come, I admit we tried to make them comfortable, which, no doubt, assumes in your eyes the proportions of a sin. I dare say Edward Gerace's father did not treat my father well; but Edward is not responsible for that. For my part, I think in family feuds there ought to be a statute of limitations, as I believe there is for debt; nothing more fatiguing can be imagined, than to go on acting the Montague and Capulet business through all the days of one's life. If you had written to propose visiting me, I should have returned a very different answer; but I suppose people cannot help their dispositions. More is the pity!

'Your affectionate Niece,
'DOLLABELLA MORTOMLEY.'

Which signature was adding insult to injury. 'Dollabella' had always been an offence in the nostrils of Miss Gerace. 'Dolly' was absurd; still, between the name and the owner, there was a certain fitness and unity.

With 'Dollabella' there was none. The 'Minerva Press' twang about it had ever seemed intolerable to the practical spinster, nor did the fact of Mrs Mortomley having been left the best part of her godmother's money, tend to reconcile Miss Gerace to the polysyllabic appellation, all of which Mrs Mortomley knew, and for that very reason she signed it in full.

'There,' she thought to herself as she directed, sealed, and stamped the letter. 'I hope Miss Gerace will like that.'

For after the manner of her sex, she was petulant and little in unimportant matters.

It is the most purely womanly women who are given to similar outbursts.

Mrs Werner could never so far have forgotten her own dignity as to indite such an epistle; but then, on the other hand, neither could she have repented for having done so, as Dolly did.

Barely was the letter posted before that repentance began. First, Mrs Mortomley, her anger not yet assuaged, mentally pictured her aunt's horror and astonishment when she read. She saw the postman come up to the door. She saw the prim servant receive the letter. She saw her carry it into the breakfast-parlour. She saw Miss Gerace put on her spectacles. And at that point Dolly's anger began to ebb, and her regret to flow; after all, her aunt's innings out of life had been few and her own many; and she had her opinions just as Dolly had hers; and she had taken her nephew's child home when he died, and shared her small income with her, and done her duty faithfully, if not always pleasantly; and by way of return, Mrs Mortomley had penned that letter, which by this time she herself styled nasty and detestable.

She could not send the antidote with the bane, for the early post had already gone out, taking her letter with it. But she could write by the night mail, and Miss Gerace would then receive her apology on the afternoon of the same day which witnessed her offence.

One of the servants from the Court always went over for the letter bag twice a day, and it was understood Miss Gerace's correspondence went and came at the same time.

She need not therefore sleep upon the first letter; Dolly decided she would not sleep either till the second was written.

'DEAR AUNT,—(so began number two of the same date)—I am so sorry for the ill-tempered things I said this morning. I did not really mean one of them. Your letter made me angry for the minute, and I wrote without stopping to think, indeed I did.

'Dear auntie, forgive me. When I remember all the years during which you stinted yourself to provide for me, I feel a monster of ingratitude. I will go to you now if you will have me, and take Lenore; but *no servant;* and Archie shall fetch me back when I have made my peace, and you are quite tired of me. I love you better than a thousand Edward Geraces, and their wives into the bargain, and there is not a stone in your house, or a plant in your garden, that is not dear to me.

'Your ever affectionate,
'DOLLY.'

After which came a postscript.

'A message from home has just arrived. My husband is ill, so I cannot go to Dassell. Direct to Homewood.'

Which Miss Gerace did.

With a good grace she said she was sorry to hear of Mr Mortomley's illness and trusted he would soon be restored to health. With a bad grace she sent Mrs Mortomley her forgiveness, and regretted Dolly's tendency to ill-temper was the besetting sin even her course of education had been unable to rectify. The one thing—she added with her own peculiar grace—she lamented to find was so strong a taint of vulgarity in her brother's child. The letter for which she so properly apologized would not have disgraced a Billingsgate fishwife. For that trait in her character she must have gone back to some alien blood.'

'Poor aunt!' remarked Dolly, putting the letter aside, 'she will never be good friends with me again. If she knew how ill Archie is, I do not think she would be so hard upon me.'

Certainly Mr Mortomley was very ill. For no light cause would Antonia Halling have summoned Mrs Mortomley back as she did, but when she sent her telegram she really was afraid of the owner of Homewood dying in her hands.

To Dolly sickness was nothing new. As a clergyman's daughter she had been with it more or less all her life; less certainly since her marriage than before that event.

But one strong experience is perhaps enough. She had helped nurse her father; nay, she had tended him more unweariedly than any one else, and by reason of those vigils knew how to watch by the sick.

Beside her husband she took her post, and through the valley of the shadow brought him back to health, or at least what the doctors were pleased to call health.

They did not understand, though perhaps Dolly might instinctively, that the man who has once sickened through mental distress will never really even begin to recover until the mental pressure be removed.

Hot and fast Richard Halling's bills were pouring in. Mr Mortomley was beginning fully to understand what 'lending a name' means. Unfortunately he believed he could, as he said to Dolly, 'win through;' and in that belief he was encouraged by the holders of every bill which had his name on the back of it.

'We will renew, of course,' they said, and Mortomley instead of facing the question put it off; just as you would do, reader, were you similarly situated and had a great deal to lose.

So Mr Mortomley, according to the doctors, was once again strong and able to attend to business. Nevertheless, his wife noticed he stayed a good deal in his laboratory after his attack, whilst his nephew went to town to look after affairs there. Indeed, the man's nerves were so shaken, his organization being delicate, that Dolly felt very glad to see any one, even Rupert, take his place in the City.

The doctors had their own way at last, and Homewood was quiet. In the face of her husband's illness, Dolly could not prove a gadabout. With unusual embarrassments surrounding him, Mortomley could not entertain as his fathers had done before he was thought of.

Nevertheless, there were occasional dinner-parties, and at one of these Dolly first saw Mr Forde.

In deference to a suggestion of Mr Werner's, who now interested and busied himself not a little with the concerns of his old friend, he had been asked to the house.

When he came no one knew exactly what to do with him. A stranger amongst strange people is rarely to be envied his lot; but perhaps the position of strange people when a stranger ventures amongst them is more unenviable still.

Mrs Mortomley felt their modest establishment must seem poor in the eyes of a man who talked so glibly of the fine seats possessed by this alderman and that retired tallow-chandler. Although affably anxious to descend to the position, Mr Forde lost no opportunity of letting the Mortomleys know Homewood seemed a mere doll's-house in comparison with the mansions to which he was daily invited. He and Mr Werner had the bulk of the talk to themselves, and it related principally to City incidents and City men, to the fortune left by this merchant and the *fiasco* made by his neighbour, with other pleasing incidents of a like nature interspersed with political observations, that made Dolly yawn frightfully behind her handkerchief.

Notwithstanding which pretences of under-rating Homewood and its occupiers, Mr Forde was impressed by both. The unities of decent society always do impress men who have lived during the whole of their earlier years on the edge of society or below it.

After that first visit Mr Forde came frequently to Homewood, but of this Mrs Mortomley took little notice until one day when having, for reasons of her own, suggested putting off his proposed visit, Rupert remarked,

'I am afraid that would scarcely be a safe move. At any inconvenience to ourselves, we must be civil to him.'

'Why?' asked Dolly.

'Well; for various reasons. If a man gets into Queer Street, he can scarcely afford to quarrel with the people who live there.'

'Do you mean that Archie is in Queer Street?' Mrs Mortomley inquired.

'In something very like it, at any rate,' was the reply.

'How does it happen?'

'I cannot tell,' he answered in all sincerity.

'When will he be out of it?'

'That is what puzzles me. We ought to have been out of it long ago.'

Misfortune, like age, comes differently upon different people. There are those whose hair turns white in a single night, and those again to whom grey hairs come almost one by one, and in similar fashion ruin overwhelms some in an hour, whilst others are reduced to beggary by a slow and almost imperceptible process, the beginning and progress of which it seems impossible to trace.

The end every one understands, the commencement is usually unintelligible to those who ought to know most about it.

In the February of that year in which this story opens, came the first thunderclap heralding very bad weather to come.

For reasons best known to himself, Rupert had neglected to meet a somewhat important acceptance, and had failed to take sufficient notice of a writ of which he, in Mr Mortomley's absence, accepted service. The option had lain with the holder of proceeding against his debtor in Essex, or the City, and he selected the former as being likely to give the greatest annoyance.

To do him justice, Rupert was only vaguely acquainted with the nature of writs, and the spectacle of a sheriff's officer appearing at Homewood, proved as great a shock to him as it did to Miss Halling and Mortomley and Dolly and the servants.

They were all so perfectly new to business of the kind that they did not even try to keep the matter secret. From the cook to the page boy, from the lady's-maid to the groom, from the foreman manager in the works to the youngest lad employed about the place, every creature knew that a 'man in possession' had taken up his residence in Homewood.

It was then the principal of Dolly's fortune proved of service. Within twenty-four hours the money was raised, the debt paid, and the man despatched to herald ruin to some other family, but the evil was wrought. Mortomley's credit had gone; and not all the sops thrown to fate out of Mrs Mortomley's *dot* could pacify the wolves which now came howling round that doomed estate.

For a time, however, Mrs Mortomley entertained no fear that their ship was sinking.

So far as she saw, beyond a certain gravity in her husband's face, a certain discontent in that of Miss Halling, and a retrenchment which she accepted as just and necessary in her own expenditure, there was no cause to anticipate danger. Things went on much as usual, the waters over which they floated seemed calm enough, and the winds fair and favourable.

She did not know, neither did her husband, neither did Rupert, that there was a leak in their vessel which it would have required very different hands from theirs to stop.

Had Mr Werner stood in Mr Mortomley's shoes, he could have done it, and would have made matters remarkably unpleasant for any one who tried to prevent his doing so.

When the evil day came, Mr Werner said Mortomley was a fool, with an extremely strong adjective prefixed to this flattering appellation ; but he did not call him a rogue.

Neither did anybody else for the matter of that, except Mr Forde.

Which was of the less consequence, because, as a wag remarked, speaking of his violent vituperations against the colour-maker,

'Poor Forde's experience has as yet been too one-sided to enable him to distinguish good from evil.'

Indeed, after all, when a man is down it makes very little difference what the world thinks of him, unless in this way: the world always helps a rogue, because it has a justifiable faith in his helping himself, whereas a fool, or a fool's equivalent in the opinion of society—an honest man—though weak may, if once thrown, lie for ever like a sheep on the broad of his back, unless some Samaritan help him to his feet again.

And Samaritans are scarce now-a-days; and when they do appear, are generally as scarce of pennies as rich people are of inclination to give them.

One evening in the early summer time, Dolly, putting aside the muslin curtains which draped one of the French windows leading on the lawn, entered that cool and pleasant drawing-room of which, under her *régime*, many a man and woman had carried away happy memories.

As she stood with the light muslin parted above her head, she saw that her husband and Rupert sat with chairs close together, the latter talking earnestly; and she would have retreated by the way she came, for Dolly never cared to intrude on the *tête-à-tête* of any two persons, but Mortomley said, 'You had better stay, dear. It is only right you should hear what we are saying.'

'What is the matter?' asked Dolly, stepping up to the pair and looking from one to the other with a quick apprehension of something being wrong.

Her husband rose, and walking to the hearth, stood leaning with his back against the mantelpiece. Rupert rose likewise and looked out of the window nearest to where he stood; his hands plunged deep in his pockets, his dress dusty as when he returned from town, his hair, worn long as was the artist fashion he affected, looking rough and unkempt, and an expression on his face no one probably had ever seen there before, not even when Mr Gideon told him he must make a slight inventory of a few articles and leave behind him the first creature, gentle or simple, to whom the owners of Homewood grudged extending hospitality.

How the room, the flowers, the soft evening light, the figures of the two men were photographed into her mind at that moment Mrs Mortomley never knew until the months had come and the months had gone, and Homewood, its shady walks, its smooth lawns, its banks of flowers, its wealth of foliage, its modest luxury of appointment, its utter comfort and sweet simplicity, were all part and parcel of a past which could return—ah! nevermore.

'What is the matter?' she repeated. 'What has gone wrong?'

'I do not know that anything has gone wrong,' Rupert answered. 'It may be, for aught I can tell, the beginning of greater peace than we have had for some time past. I have been telling Archie I think he ought to stop.'

'I have thought so often lately,' said Mortomley with quiet resignation.

'Stop what—stop when?' his wife interrogated; then she suddenly paused, adding the instant after, 'Do you mean fail?'

'Certainly not,' replied the younger man. 'I merely mean that he should go into liquidation.'

'What on earth is liquidation?'

'It is nothing very dreadful,' said Mr Halling reassuringly. 'Nothing, of course, will be changed here—the works will go on as usual—you can live just as we have been doing lately; we could not expect to entertain, of course, until every one to whom anything is owing is paid off, and then we can do what we like. That is about the English of it, is it not?' he said turning to Mr Mortomley, who replied with a set face.

'I do not know. I have never been in liquidation.'

But you know plenty of fellows who have.'

'I cannot say that I do,' was the answer; and he turned a little aside and began toying absently with the articles on the chimney-piece.

'At all events, you see quite clearly we cannot go on as we have been doing,' persisted Rupert.

'I wonder we have been able to go on so long—'

'It would not be such a hopeless fight if we were not daily and hourly getting involved more deeply with the General Chemical Company.'

'Yes; that is the worst feature of the position; and I confess I cannot understand how it happens.'

'But I have explained the whole thing to you fully,' said Rupert, looking angry and excited.

'Yes, according to your idea; but I tell you such a system is impossible in any respectable business.'

'Do you consider the General Chemical Company a respectable concern?'

'I have always supposed so; but whether respectable or not, the errors, to use a mild term, you speak of are simply impossible in an establishment where there are clerks employed, and checks kept, and experienced book-keepers always engaged on the accounts.'

Having made which observation, in a much more decided manner than it was his custom usually to employ, Mr Mortomley walked out of the room, leaving his wife and Rupert alone together.

Rupert, looking after him, shrugged his shoulders, and thrusting his hands deeper into his pockets and planting one shoulder well up against the window shutter, remarked to Dolly,

'He won't believe those people have been cheating him right and left, and I don't know that any good purpose would be served if I could make him believe it. Because, owing to my stupidity, we never can prove the fact. If you and Lenore are beggared,' he added, with a poor attempt at mirth, 'I give you full leave to blame me for the whole of it.'

'Do not be absurd,' answered Mrs Mortomley uneasily. 'Archie is quite right, of course. People could not cheat, and if they could they would not be so wicked.'

Rupert laughed outright. 'Would they not, Mrs Mortomley? Much you know of the world and its ways. I say, and shall say to the end of my life, that the General Chemical Company has, by a system of splendid book-keeping, been robbing us of I should be afraid to say how much; and I say further, no system of book-keeping we could devise would be of the slightest use in preventing it. But it might have been stopped ere this by our stoppage. Nothing else will do it now. Remember what I say to you, Dolly; and they are not my words alone—they are the words of men who know far more about business and City matters than I ever want to do. If Archie is to do any good for himself and you and Lenore' (Rupert kept his own name and that of his sister discreetly out of sight) 'he must stop now. If he speaks to you about it, don't dissuade him, Dolly; for God's sake don't try to induce him to put off the evil day any longer.'

Vehemence of manner or expression was unusual at Homewood, and, for a moment, Rupert's words and looks startled Mrs Mortomley. After that moment she answered,

'I shall not dissuade or persuade him, for I know nothing really about the matter.'

'Do you mind coming with me into the works?' asked Rupert in reply.

'No.' Dolly said she would go with him if he wished; and accordingly the pair went out together on to the lawn and across the flower-garden and so to the laurel-walk which people averred was the crowning beauty of Homewood. Who had first planted it no one knew, but tradition ascribed that virtuous deed to a far-away dignitary of the Church of Rome, who had considered Homewood then a mere cottage and lands on the borders of the forest, a sort of hermitage to which, from the din of party and the clamour of men's tongues, he might retire to pray and meditate in peace.

And this view is confirmed by the fact, that in another country I remember well seeing in grounds belonging to an old monastic institution similar arcades of greenery, thick hedges to right and left, and overarching branches intertwining and overlapping, till the light of day was shut out and the paths made dark as night.

At Homewood this inconvenience had been obviated by cutting at intervals openings in one of the hedges in the form of pointed arches; and the effect produced was consequently somewhat akin to that left on the mind by walking along some cloister in a an ancient cathedral.

Quiet as any monastic pavement was the laurel-path at Homewood; and the frequent glimpses of emerald green and bright-hued flowers afforded by the openings mentioned, in no way detracted from the solemn feeling produced by the stillness of that remarkable passage.

Of late many a bitter thought and wearying anxiety had kept Mortomley company as he paced along it to the postern gate giving admission to his works; and this, Dolly's quick instinct enabled her to realize as she tried with her short uneven steps to keep up with Rupert's long careless stride.

'Oh! I wish I had known sooner,' she said mentally; 'I wish—I wish—I wish I had.'

'It is a sweet place, Dolly,' remarked Rupert, who possessed a keen sense of the beautiful in nature, women, and children, though his artistic power of reproducing beauty on canvas was meagre.

'Ay,' she answered with a little gasp, 'that it is.'

'We must not risk losing it.'

She did not answer, but she touched his arm with her hand entreatingly.

Looking down at the face upraised to his, he saw her eyes were full of tears. Lose Homewood! why it had never looked fairer than it did at that moment, with the evening sun shining athwart its lawns. Lose Homewood! where she had been so happy; it would be worse than death.

'Oh! Rupert,' she cried at last, and she clung to him entreatingly, 'you did not mean it—say you did not.'

'I declare, Dolly, you are prettier than Lenore,' he answered irrelevantly, as it may seem; but the fact was, all at once, in that moment of mental anguish, of pathetic helplessness, he saw something in the woman's face he had never beheld there before—something grief had developed already, a grace and a beauty hitherto concealed.

'Dolly,' he went on vehemently, 'if I can keep Homewood for you I will; but you must help, you must not let Archie turn back from the battle. It is true, dear, I do not go on my own judgment; if he is not firm now, we shall all be lost!'

As he spoke he was unlocking the postern door, which admitted them to a small court which, in its turn, gave ingress to the foreman's office as well as to the more private offices of the establishment, Mr Mortomley's own room and laboratory included.

When they entered the court, Hankins, the foreman, was fastening his door and came to meet them, swinging a great bunch of keys on his fingers in a *debonnaire* manner the while.

Out of respect or, shall we say, gallantry he raised his hat to Mrs Mortomley. Rupert's 'Good evening' he answered with a nod. Mr Hankins was a working-man of the very advanced type, who thought much of himself, and but little consequently of any one else. He was a clever fellow, as all Mortomley's picked men were, and fairly faithful and honest as the world goes now-a-days, which is not perhaps far.

But he understood his business and he did his work, and he saw that others did it also. Now that the day's labour was over, he had been, as he informed his visitors, 'just taking as usual a look round to see everything was right.'

'Mr Lang gone?' asked Rupert.

'Yes, sir, not five minutes ago;' and Mr Hankins swung his bunch of keys again as a polite intimation to Mr Halling that it was not part of his contract to stand talking to him all night.

'You got some more barytes in to-day,' remarked Rupert, wilfully disregarding the hint.

'You can call it barytes, of course, sir, if you like,' was the reply, 'I call it stuff.'

'It is not good then?'

'Good! Now I should just wish you to see it. Naturally, not having been brought up to the business, you cannot be supposed to know all the ins and outs of our trade, but a child might tell the inferiority of this. If not detaining you, sir, I really should feel obliged by your stepping this way,' and with an air he flung open the door of his office, and pointing to a powder of a whity-brown colour lying on the desk, asked ironically, 'That is a first-rate article, ain't it, sir?'

Rupert shook his head; and Mr Hankins, thus encouraged, pressed his point.

'Here, ma'am,' he said, taking up another parcel and opening it, 'is something like. Look at the difference. I declare, upon my conscience,' continued Mr Hankins, turning to Rupert and forgetting in his energy the presence of his employer's wife, 'it is enough to drive a man out of his mind to be obliged to sign a receipt-note for such rubbish. I often think things here might make people believe that old story the parsons tell about the Israelites being ordered to make bricks without straw. After what I have seen this last eighteen months I fancy I could almost swallow anything,' finished Mr Hankins with that advanced and almost unconscious scepticism which is so curious an adjunct to skilled labour at this period of the world's history.

Rupert looked uneasily at his companion. At any other time she might have felt inclined to enter into a controversy with Mr Hankins on the religious question, but at that moment her heart was so full of her husband's position that the orthodoxy or non-orthodoxy of any person's opinions seemed quite a secondary matter in her eyes.

'Surely,' she began, 'Mr Mortomley is the only person to say here what is good or bad. If he approves of this,' and she pointed to the barytes, 'it is not fitting any one else should disapprove.'

'*Mr Mortomley won't look at it, ma'am*,' was the ominous answer. 'If I go to him, he says, "I am busy now," or, "you must do the best you can with it," or, "I will write and complain;" and all the while as fine a business as there is in the Home counties is going to the devil. I beg your pardon, ma'am, but I can't help saying it. You heard, sir, I suppose, that Traceys had sent back all the ten tons of Brunswick green' (Rupert nodded), 'and if things go on much longer as they have been going, we shall have everything sent back. If it wasn't for the respect I have to Mr Mortomley, I would not stay here an hour; and as it is, I do not know as how I can bear it much longer.'

Which last was intended as a side blow to be carried by Mrs Mortomley to her husband. Mr Hankins folded up his samples, took his keys, said, 'Evening, sir,' 'Good evening, ma'am,' touched the brim of his hat, and sauntered leisurely across the yard leaving his visitors alone.

'I wanted you to hear, Dolly,' said Rupert, 'but I fear in my wisdom I have been a brute.'

She did not answer, but she walked back steadily to the house. She dressed for dinner; and when that meal was served, they all sat down as people might the evening before an execution.

So far this narrative has been preliminary and introductory. In the next chapter the real story of Mortomley's Estate begins.

CHAPTER X.

MR FORDE TAKES HIS HAT.

The stores, warehouses, and offices of the General Chemical Company (Limited), are situated, as all City folks know, on St Vedast Wharf, Vedast Lane, Upper Thames Street.

Landing stages and railway bridges, which have altered the aspect of so many other places of business, have left St Vedast Wharf untouched. And the curious inquirer will find it still presenting precisely the same appearance as it did in those early summer days of a few years back, when it was still optional with Mortomley to do what he liked under certain conditions with his own estate.

Excepting Lower Thames Street, there is not probably in the city a thoroughfare so utterly given over to business and business doing, as Thames Street above bridge.

What Hyde Park is for carriages, it is for vans and carts. If timid people elect to walk along it, they must do so crossing from side to side, under the heads of great cart-horses to avoid the bales of goods, the reams of paper, the huge barrels, the heavy castings that come swinging down from the loop-holes of third and fourth stories, indifferent as to whether anybody or nobody is passing beneath.

All the lanes leading from it to the river are narrow and dingy and sunless, and Vedast Lane seems probably narrower and dirtier than most of its fellows, because many carts and waggons pass down it on their way to various huge warehouses, occupied by persons following different trades.

During all the working hours of the day, shouting and swearing and the lumbering of vans, and the trampling and slipping about of horses, cease not for one single instant; and it is notorious that the traffic of the whole lane was once stopped for four hours by a jibbing horse, who would probably have remained there until now, had a passer-by not suggested throwing a truss of straw under him and then setting fire to it, which produced such celerity of movement that the driver found himself in Bridge Street, having threaded the vehicles crowded together by the way, without let or hindrance, before he had sufficiently recovered his presence of mind to search about for his whip.

Arrived, however, at St Vedast Wharf, the scene changes as if by magic. One moment the foot-passenger is in the gloom and dirt and riot of a narrow City lane, the next all clamour and noise seem left behind. Before him lies the Silent Highway, with its steam-boats, barges, and tiny skiffs threading their way in and out among the heavier craft.

Facing the river the imposing-looking warehouses of the General Chemical Company rear themselves story on the top of story. To the left lies London Bridge, the masts of the larger vessels showing at uncertain intervals between the stream of vehicles flowing perpetually over it, while to his right the old bridges and the new confuse themselves before him, so that he has to pause for a moment before answering the eager inquiries of a country cousin.

To look at the wharf, to look at the warehouses, to enter the offices, most people a few years back would have said,

'Here is a solvent Company. It must be paying large dividends to its shareholders.'

Whereas the true history and state of the General Chemical Company chanced to be this:

When in the palmy days of 'promoting,' long before Black Friday was thought of, while the Corner House was a power in the City, the old and long-established business (*vide* prospectus of the period) of Henrison Brothers was merged into the General Chemical Company, Limited, with a tribe of directors, manager, sub-manager, secretary, and shareholders,—probably no one, excepting Mr Henrison and his brothers and the gentlemen who successfully floated the venture, was aware that the old and highly respectable house was as near bankruptcy as any house could well be.

Such, however, was the case, but a considerable time elapsed before the directors and the shareholders found that out.

Mr Henrison 'consented' to remain as manager for one year after he and his brothers put the purchase-money in their pockets (the shares they sold at discreet intervals), and it is unnecessary to say *he* did not enlighten the Company he represented about that part of the business.

Neither did the sub-manager, who hoped to succeed Mr Henrison, and who did succeed him. Neither did the secretary, whose ideas of the duties connected with his office were exceedingly simple.

To do as little work as possible, and to draw as much money as he could get, was the easy programme he sketched out for his own guidance; and that the programme pleased his audience may be gathered from the fact, that whilst shareholders varied, and directors resigned, and managers were supplanted, that fortunate official's name remained on the prospectus of the Company.

He beheld Henrison fulfil his year. He was on friendly terms with the sub who succeeded him. He still nodded to that ex-sub and manager when he was discharged for malpractices. He preserved his equanimity when the next manager, also discharged, brought his action against the Company for wrongful dismissal, and the Company, their eyes beginning to open, compromised the matter rather than let the public light of day in on the swindle Henrison Brothers had practised.

He was there when Delaroche, making on his own responsibility a bad debt which shook the concern to its rotten foundations, was turned off penniless and characterless; he was there when various other managers and subs obtained, who either in due course of time shifted themselves, or were shifted by the powers then supreme; and, to cut short a long list, he was there when the united wisdom of the directors appointed Forde, General in command.

One of the directors had looked with exceeding favour upon Forde. Having known him fill various subordinate positions in the trade creditably, he concluded he was precisely the man wanted at that period at the General Chemical Company.

Outwardly Mr Forde made little of the honour conferred; inwardly he was uplifted.

If men and women, who, having been to the manner born, are able to bear worldly promotion without entirely losing whatever small amount of sense God may have seen fit to give them, could only understand the mental effect, the fact of being placed in a position of power produces upon those who have hitherto served in the rank and file of life's army,—I fancy managers and housekeepers and confidential employés of all descriptions would be chosen from a far different rank than is the case at present.

You, sir, who having had the use of a carriage all your life, would much rather walk to your destination than be driven thither,—do you suppose you can comprehend what driving even in another person's carriage means to the man who has all his life looked upon an equipage of the kind with mingled feelings of admiration and envy.

No, you cannot! But I, who have been practically taught the lesson, may inform you that it is utter folly to open the door and let down the steps, and permit the poor simpleton I have indicated to fancy himself a great fellow, lounging on your cushions, or the cushions you have helped to place for him.

If he is able, in God's name let him buy a carriage for himself if nothing less will content him. By the time he has done so, he will have conjugated all the moods and tenses connected with its possession, and may, perhaps, go on safely to the end; otherwise he is very apt to loll back with legs outstretched and arms crossed on his way to that place the name of which on earth is, beggary.

Was it the fault of Forde that he was placed in a square hole, he being essentially fitted to fill a round one; that he, being poor, should have visions of opulence thrust upon him; that he, being in a very settled and respectable and useful rank of society, should, *nolens volens*, have visions of a far different rank presented to him.

I think not. A man is scarcely responsible for his weakness and his folly.

The credulity of those who believed in Forde, may be open to wonder; that Forde failed to verify their belief, seems to me the most natural thing in the world.

If a country squire, accustomed to horses and their vagaries, accustomed likewise to stiff fences, broad watercourses, and awkward bullfinches, mounted a cockney, who says he can ride, on a hunter acquainted with his business, would he be surprised to see that cockney carried home crippled or dead.

Certainly, he would not; and why in business a man who has hitherto only ambled along on the back of a spiritless old cob should be considered fit to control a thoroughbred passes my comprehension.

When Forde accepted the situation offered to him, he undertook a task too great for his abilities. It was a repetition of the old fable of the ox and the frog, and with a like ending; the frog burst his skin.

Into the offices of the General Chemical Company, Limited, Mr Forde walked, determined to do his duty and push the concern.

He saw at a glance where others had failed; it does not require long sight for this operation. Naturally, he was tolerant of their errors, since to those errors he owed his own preferment; and he meant, so he declared, to send up the dividend to something which should astonish the shareholders. It is only just to state he at first performed this feat; as a true chronicler, it saddens me to add, that eventually he brought down the shares to something which astonished them still more.

Mr Forde caught at any and all business which offered. At first he believed in the legitimacy of many schemes with which the General Chemical Company was connected; when enlightenment came he had to make the illegitimate children pass muster by some means; and so at length—the downward descent is one neither pleasant nor profitable to follow—step by step the General Chemical Company, Limited, became a sort of refuge for the destitute—a place where rogues and vagabonds did congregate to transact very suspicious business; a concern with which voluntarily no solvent man dealt; which was in a fair way of becoming in the City a by-word and a reproach.

And all the time, Forde, incompetent, miserable, was keeping a brave face to the world and a false one to his employers,—was fighting a losing game with all the strength he possessed, and calling it to himself, and every one who cared to listen to him, success.

Failure meant a great deal to him. It does to most men who have risen to what may be called in their own station, eminence, through adventitious circumstances, instead of their own cleverness, or roguery, or force of character.

If a person be possessed of energy, or plausibility, or cleverness, or enormous industry, it is utterly impossible for any reverse short of broken health to crush him so utterly that he may not hope to come up in the front some day again; but if a fellow have got a chance, merely through a fluke, and have sense enough to know this, how he will cling to it with tooth and nail, and hand and foot, till he and it drop down unpitied together. For my own part, I cannot tell why such men receive no pity. They never do. The only reason which presents itself to account for this is that in their descent they spare nor friend nor foe. Into their abyss they would drag the nearest and dearest, could he retard the striking of the inevitable hour by five minutes.

To Mr Forde further failure meant more than it does to the generality of men in his position. He had been raised so high that he could not even contemplate the other side of the canvas. He knew the General Chemical Company was rotten, root, branch, and leaf, but he thought, if he could keep up the appearance of prosperity long enough, he might obtain some other appointment before the crash came.

In a very ancient book there is a parable written concerning an unjust steward.

According to his light, Mr Forde tried to emulate the tactics of that old world swindler, but with indifferent success.

Those who owed money to my Lords the Chemical Company had taken Mr Forde's measure tolerably accurately at an early period of his stewardship; and when the end came it turned out that no one, except the rogues, had made much of the falsifying of their accounts; which was all very hard on Mr Forde, who had really worked with might and main for himself and his employers; only, as seemed natural, for himself first.

Afternoon had arrived, and Mr Forde sat alone in that office which, so long as he remained manager at St Vedast's Wharf, he had a right to call his.

It was a handsomely-furnished if somewhat comfortless-looking room. All new offices smell for an unconscionable time of paint, varnish, French polish, and new carpets.

That office was no exception to the general rule, but to Mr Forde, the smell of newness had a sweet savour in his nostrils.

As the business happened about that time to be doing about as badly as it could, it had been deemed expedient to spend a considerable sum of money in renovating the premises; and the varnish and the polish, and the newly-laid carpets and the sticky oil-cloths in and leading to the manager's office were parts of the result.

So long as the precipice was fringed with flowers, the manager could not realize it hung over an abyss, and he therefore, on the afternoon in question, sat before his table writing with a marvellous serenity, though he had that day received two warnings of evil to come that might well have shaken a braver and wiser man.

But they were over. To a certain extent Mr Swanland had been right when he said, 'Forde is mentally short-sighted,' but he would have proved a more correct delineator of character had he styled him, 'wilfully short-sighted.'

The natural sequence of events Mr Forde utterly declined to study; in the chapter of accidents he was as much at home as in the fluctuations of the Stock Exchange.

Still two alarming events had occurred that day—first, a new director had given him to understand he intended personally to examine the accounts and securities of three customers whose solvency he doubted.

Amongst the directors, however, disunion meant safety to the manager; and as no two of them ever agreed, Mr Forde had found it a matter of little difficulty to set the whole of them so utterly by the ears on some utterly unimportant point that the unsatisfactory clients were for the time forgotten.

Still Mr Forde knew that the subject must crop up again sooner or later, and he meant to lead the tardy debtors a weary life until 'he had something tangible to show his directors.'

The second matter was more serious. After the last of his directors had left, a gentleman tall, dignified, and elderly, inquired in the outer office if he could speak to Mr Forde.

'Certainly not,' Mr Forde said in answer to the clerk who asked if he were at liberty, 'I can see no one at present.'

Mr Forde was not engaged in any matter of the slightest importance, but this was one of his devices for maintaining the dignity of his position.

Amongst the recent chronicles of St Vedast's Wharf was a legend that on one occasion an entire stranger to the Company and the manager, finding the outer office unoccupied, penetrated to the inner *sanctum* and there surprised Mr Forde industriously reading the 'Times.'

Whereupon the manager rose and said, 'How dare you, sir, come in here? I must request you to leave my office immediately.'

But the stranger stood his ground. 'Don't excite yourself, pray. I have come to speak to you about a little matter of business, and I can wait until you are cool. I am going to take a seat, and if you follow my advice you will do the same.'

And suiting his action to the word, the madman, as Mr Forde afterwards called him, pulled forward a chair, sat down, and calmly eyed the manager until that gentleman asked, 'What the —— he wanted?'

Mr Forde's present visitor was, however, a man of a different stamp.

'Take my card to Mr Forde,' he said, 'and ask him to name an hour this afternoon when he will be at leisure.'

Now the name engraved on the card was that of a City magnate, and Mr Forde at once with many apologies came out to greet him.

In the revulsion of his feelings he would have shaken hands, but the visitor failed to perceive his intention; neither did he make any answer to Mr Forde's inquiries as to what he could do for him until they stood together in the private office with the door shut

With great effusion of manner, Mr Forde pressed one of the highly-polished, hair-stuffed, morocco-covered chairs upon the magnate's attention, and the magnate seated himself upon it, put his hat and gloves on the table, placed his gold-headed cane between his knees, and then after deliberately drawing out a pocket-book remarked,

'I have come to speak to you about a rather unpleasant piece of business, Mr Forde.'

'I am very sorry to hear it,' said the manager. And for once he said what was not false. He did not want any more unpleasant subjects presented to his notice at that time than those he was already obliged to contemplate.

'After all,' he thought, 'what Kleinwort says is quite true; it is never the thing you expect but the thing you do not expect which proves the trouble.'

Prophetic words, though spoken only mentally; words he often recalled in the evil days that were then to come.

As if he had caught some echo of his muttered sentence, the stranger went on,

'In the way of business a bill indorsed by your Company and a certain Bertrand Kleinwort came into our hands some time since. We intrusted a correspondent to make some inquiries concerning the drawer and acceptor of that bill, and I have thought it my duty to communicate the result of those inquiries to you. We find the drawer is a poor man in a very small way of business in a remote German village, whilst the acceptor's address is at an empty house in Cologne.'

'Impossible, sir!' retorted Mr Forde. 'You have been deceived, vilely deceived. Mr Kleinwort is a most respectable merchant, a gentleman whose character is above reproach, and he assured us he was personally acquainted with both acceptor and drawer, and that their names were good as the Bank of England.'

'I am sorry to say,' was the reply, 'I should not feel inclined to take Mr Kleinwort's word concerning the solvency of any person whose bill he wished to negotiate. I felt you must have been deceived, and I therefore considered it only right to inform you what are the nature of the acceptances you have indorsed.'

'Very kind of you, I am sure,' was the half-sneering reply, 'but I repeat, sir, you have been deceived. In their own country the men who drew and accepted those bills stand as well as the General Chemical Company does here.'

A very dubious smile hovered about the lips of Mr Forde's visitor as he answered,

'I have no means of disproving your last assertion; indeed, I fear it is perfectly true in every particular. I may add, however, I shall give orders that for the future no bill of any kind or description which bears the indorsement of your Company is to be taken by our house. Good morning, sir.'

But Mr Forde did not answer. With a defiant air he strode to the window and turned his back on his visitor, who opened the door for himself, walked through the outer office, and so made his way to Vedast Lane, shaking the dust of the General Chemical Company off his feet as he went.

As for Mr Forde, he sat down and wrote a letter to a certain 'Dear Will' residing at Liverpool, in which he told him in strict confidence that the work at St Vedast Wharf was beiginning to tell on his health, and that if he (Will) chanced to hear of any good situation likely to fall vacant, his correspondent would take it as a great favour if he would let him know. In a postscript Mr Forde added he should have no objection to go to Spain as superintendent of a mine if an adequate salary were offered. 'Bess and the children,' he explained, 'could take a nice little place near Eastbourne or Southampton till affairs were more settled in Spain, or they might even go to the south of France. He believed education there was very good and very cheap, and the children could acquire the language without expense.'

By the time he had finished this epistle Mr Forde looked upon his future as almost settled. He had taken the first step, and would be certain to get some good berth.

Out of England he trusted it might be. Had any one offered him an appointment at that moment in the West Indies, I think he would have taken it.

Small as the man's power of realizing future ills happened to be, he would have said unhesitatingly that under some aspects he considered 'Yellow Jack' a less formidable enemy than John Bull.

He would go; he made up his mind to that, but not until

Will had got something good for him, something he should not feel it derogatory to his dignity to accept.

With this letter lying sealed before him, tracing idle lines on his blotting-paper, Mr Forde sat dreaming dreams of future fortune, seeing visions of cork trees and gitanas, of veiled señoras and haughty hidalgos, hearing the plash of fountains and the tinkling of guitars, when a clerk disturbed his reverie.

'Mr Halling wishes to speak to you, sir,' said the youth.

'Show Mr Halling in,' was the reply, and Rupert accordingly entered arrayed in that velveteen suit which Mr Forde secretly admired, and one like which he longed to don, and would in fact have donned had he not dreaded the displeasure of his directors.

Mr Forde had light hair and fair florid complexion, small dark blue eyes, so dark, indeed, that when he was angry or excited they might have been taken for black, and he considered that these peculiarities of appearance would show to enormous advantage against sable velveteen.

As red-haired men always affect blue neckties, as dark-complexioned men choose light-coloured garments, as stout men like coats which button tight round their waists; so on the same inexplicable principle of selection, Mr Forde would have liked to strut about St Vedast Wharf arrayed in a similar suit to that which made Rupert Halling look in the eyes of City men so handsome and disreputable a vagabond.

'I was expecting to see you earlier,' remarked Mr Forde.

'Yes,' Rupert assented, waiting his opportunity to make the communication he had been over-persuaded to convey all by himself into the enemy's camp.

'Anything new?' continued Mr Forde.

'One thing, which I fear it will not much please you to hear,' was the reply.

Mr Forde looked up from the purposeless tracings he had resumed after the first greetings were over. He looked up, his face darkening with the approach of one of those tempests of passion Rupert, as well as every other person who chanced to be unpleasantly connected with the General Chemical Company's Manager, had felt sweep over him.

Well, it was all nearly at an end. He had stood many a cannonade without flinching, and another broadside could not much matter.

'I have come to tell you,' he went on hurriedly, without giving the other time to speak, 'that Mr Mortomley cannot go on any longer. He must call a meeting of his creditors.'

Holding the arms of his chair with both hands, Mr Forde rose, gasping, literally gasping with rage.

'Where is he now?' he asked hoarsely. His voice was so strange and choked, Rupert could scarcely have recognized it.

'He is at his solictor's.'

'The villain, the cowardly unprincipled vagabond—the thief —the cur; but I won't stay to face my directors over it. I won't stand between him and them. I will send in my resignation within the hour. He has ruined me.'

And having delivered himself of this sentence in a *crescendo* of fury, Mr Forde took his hat, thrust it down over his forehead, and walked out of the office.

'Well, that is one way of cutting the knot, certainly,' thought Rupert, who was, by the manager's move, left standing in the middle of the new carpet more utterly astounded than he had ever before been in the whole course of his life.

'I may as well go too,' he thought, after a minute's consideration; and he was moving towards the door with this intention, when Mr Forde came back again, took off his hat, flung himself into his chair, and asked—

'Now, what is the meaning of all this?'

CHAPTER XI.

RUPERT SPEAKS VERY PLAINLY.

Having made up his mind to place the state of his affairs before his creditors, Mr Mortomley decided to break the news to Mr Forde in person.

This intention, however, was abandoned at the advice of a very shrewd individual who, happening to meet the 'conspirators,' as he facetiously styled Rupert and his uncle, in the City, stopped to shake hands and inquired if there was 'anything fresh.' Whereupon as he happened to be a creditor, and one who had followed with some interest the spectacle of Mortomley slipping off *terra firma* into hitherto unknown water, which grew deeper and deeper at every effort he made to get out of it, Rupert told him in so many words what they meant to do and whither they were bound.

'And the very best thing you can do is to stop,' was the reply. 'I will do all in my power to help you through, and if you want a friendly trustee I should not object to act. But,' and he laid his hand impressively on Mortomley's arm, 'you go straight to your solicitor without turning to the right or to the left. Put it beyond your own power to draw back before you see Forde. I have always told you that, although to such a concern the amount of your indebtedness is or should be nothing, still you are a link in a chain, and you know what happens if even one link gives way.'

'But I should not like his first intimation of the matter to be by circular,' answered Mr Mortomley

'First intimation, pooh!' retorted the other. 'The man is not a total idiot. He knows you are in difficulties; he knows how difficulties always end. He may not expect the end to come so soon, but he must be certain it is on its way.'

Nevertheless, Mortomley hesitated. This was just like Mortomley—to pause when staking something high for himself, and consider Dick, Tom, or Harry might not like his throw.

This had been a weak point in every Mortomley, since the days of him who left the Place to seek his fortune; but it was intensified in Archibald, who, through this and other similar traits, was about to bring the last noble left by his predecessors to ninepence.

'Now promise me,' said the self-constituted adviser, noticing his hesitation; 'I know Forde better than you. I have been behind the scenes in that respectable concern, and could let you into a good many mysteries if I chose; and I can tell you if you go to Vedast Wharf before you have been to Mr Leigh, you won't go into liquidation till you have nothing left to liquidate. If Forde must be told, let your nephew tell him.'

'I will go to him fast enough if you will accompany me,' answered Rupert; 'but I should not care for the task of breaking it to him alone.'

Whereat the other laughed loudly. 'Look here,' he said, 'what is there to be afraid of? He won't try to murder you, and if he did he could not well succeed in the attempt. He will blow up, doubtless; rave and blaspheme a good deal; swear you are all swindlers together, and that there is only one honest man, himself, left on earth. He will then calm down and try to cajole you to keep things moving a little longer; then he will offer you more credit, and, perhaps, to help you to open fresh credits; and if the thing is not done, he will over-persuade you to go on. But if the thing is done, and he knows remonstrance is useless, he will make the best of a bad business. He will tell his directors your estate is good to pay forty shillings in the pound, and you may have more peace and comfort in your home and your business than you have known for many a long day past.'

There was truth in all this—hard, keen, practical truth—as Rupert, who had experienced some very stormy weather at St Vedast Wharf, knew, and Mortomley, who had been kept pretty well in ignorance of the frequent tempests which prevailed there, instinctively felt.

'What you say is right enough,' remarked Rupert after a pause. 'But come now, Mr Gibbons, be frank. If it were your own case now, should you like facing Forde?'

'So little that I should not face him at all; but if, as Mr Mortomley seems to think he must be faced, I should, if I were in your place, put on a bold front and beard the lion in his den. It is your only chance. I tell you straightforwardly if once he gets hold of Mr Mortomley the estate is doomed.'

'Will you come with me then?' asked Rupert.

'I,' repeated the other, 'in what character would you have me appear? If as a friend, he would retort that I am also a creditor; if as a creditor, he would at once pooh, pooh! me, because I am a friend. No. Do your part boldly, and when that connection is fairly at an end come to me for help, and you shall have it.'

Which was all very good advice, though Mr Gibbons gave it; indeed it was so good that, with a very ill grace, Rupert at last consented to see Mr Forde, and parted with Mortomley for that purpose.

He had arranged to meet his relative at five o'clock, so that they might return to Homewood together; and as there was no reason to hurry the impending interview between himself and the manager of the Chemical Company, as there was indeed every reason to retard its advent, he took a cheerful walk all by himself along Cheapside, through St Paul's Churchyard, down Ludgate Hill, over Blackfriars Bridge, whence he wended his way to Southwark Bridge *viâ* Bankside.

When he looked at his watch in Thames Street, however, he decided his call might still be advantageously deferred for a short time longer, and he accordingly retraced his steps over Southwark Bridge, and, when he reached the Surrey side of the river, threaded his way through many a narrow lane and curious passage till he found himself in the Borough Market.

By that time Mortomley must be considered to have nearly finished his business; so, buttoning his coat tight across his chest, he gathered up his courage, drew a long breath, and stepped briskly across the bridge to St Vedast Wharf and the interview already described.

It is no exaggeration to say that when he beheld Mr Forde take his hat and leave the office, Rupert felt that, although it might be problematical whether by that simple movement the manager had cut the knot of his own difficulties, there could be no doubt he had thereby sundered the worst entanglement in Mortomley's path; and it was, therefore, with a sensation little short of despair he beheld Mr Forde reappear and heard him inquire,

'Now, what is the meaning of all this—how has it come about?'

'As I suppose such things usually do,' was the almost sullen reply; 'through shortness of money.'

'Don't be insolent to me, sir,' retorted Mr Forde. 'You know it has come through no such thing; it has come through gross bad management and cowardice, of which a child might be ashamed, and utter laziness and want of energy.'

'Well, we need not quarrel about the cause, Mr Forde,' said

Rupert, 'and as hard words break no bones—particularly when they chance to be untrue,—we will not quarrel over the last part of your sentence either; the end has come, and in my opinion the only matter to be regretted is that it did not come sooner.'

'Your opinion,' repeated Mr Forde with a sneer.

'It may not be worth much I admit,' said Rupert in agreement, 'but such as it is you are welcome to it; and now, Mr Forde, as there cannot be the slightest use in our prolonging a disagreeable interview I will wish you good afternoon.'

'Don't go yet,' exclaimed the manager peremptorily. 'Confound that fellow, where has he got to?' having added which rider to his sentence, he took his hat once more and hurried out of the office.

'I wonder if he intends to give me in charge,' thought the young man, who was much perplexed by Mr Forde's mysterious change of manner. 'Never mind, I hope I shall never set foot in this office again.' A hope which was realized, but not in the way he desired.

Up and down the office he commenced pacing again. No one before had ever been made so free, or made himself so free of it as to take such a liberty; but the bran-new carpet and the furniture smelling strongly of varnish, and the manager's airs of alternate affability and terrorism, were nothing to Rupert now. He had sworn to himself from the time he broke ground with Mortomley, that Mr Forde should be an incubus on his life no longer.

'I would rather have a settled term of penal servitude than an uncertain period of slavery under Forde,' he had remarked more than once to Mr Gibbons; and then Mr Gibbons, who managed his own affairs extremely well, and who was not over-particular, so people said, about always rendering to other men exactly what was their due pecuniarily, asked what could have induced him and Mortomley to become Forde's bond-servants.

Whereupon Rupert, who could rap out an oath in a style which must have caused Mr Asherill to shed tears had he heard his utterances, replied, 'He believed Forde had got to the soft side of his uncle with some "damned infernal rubbish" about his wife and children, and being ruined himself.'

At which Mr Gibbons laughed again, and happening to own a few shares in the General Chemical Company, directed his broker to sell them.

According to Mr Gibbons' account, when he next met Mr Forde, he had never been so short of money in his life as at that particular period.

He pledged his word, nothing except dire necessity could have induced him to part with those especial shares.

When times mended a little, he should like to re-purchase, but he supposed there would be then none in the market.

'I will try to get you a few privately,' said Mr Forde, knowing his companion had not spoken a word of truth during the whole of their conversation, and Mr Gibbons thanked him, understanding perfectly well that Mr Forde was perfectly well aware he regarded the General Chemical Company as a Company going, generally speaking, to the dogs; and the pair shook hands, and bade each other 'Good-bye' most cordially, and parted apparently on the very best of terms.

Now this Mr Gibbons was the gentleman, who having taken Mr Mortomley's measure at a very early period of their business acquaintanceship, recommended him not to see Mr Forde till the liquidation business was past recall; and the reader may therefore imagine the nature of Rupert's feelings, he having unbounded faith in Mr Gibbons' powers of discernment, when he beheld Mr Forde re-enter his office accompanied by Mortomley.

The impending bankrupt looked flushed and tired. Mr Forde's face bore on it a mingled expression of triumph and anxiety. Rupert surveyed the pair distrustfully. If he had ever doubted the accuracy of Mr Gibbons' judgment, he certainly did not doubt it then, when he beheld Mortomley led captive into the lion's den.

Without asking his visitors to be seated, Mr Forde flung himself into his own especial chair, crossed his legs, stuffed one hand deep down into his pocket, and said, 'You may not be aware of it, but this is a very serious thing for me.'

'I am afraid it is,' agreed Mortomley, leaning in a limp attitude against the manager's desk, one hand resting on it, the other which held his hat hanging down by his side.

As for Rupert, seeing Mr Forde did not think it necessary to remove his head gear, he at once and defiantly covered his curly black locks, and took up a position close to the window, out of which he stared assiduously.

'And it is a very serious thing for you,' observed Mr Forde in the tone and in the manner of an open-air preacher.

No honest man placed in such a position could dispute the truth of this proposition, and Mr Mortomley did not attempt to do so.

'And I really do not see how you are to get through it,' went on Mr Forde.

'I think—indeed, I am sure I shall not have any opposing creditor—unless it may be you,' said Mortomley suggestively.

'Oh! as for me,' answered Mr Forde, 'I shall walk out of the concern whenever you go into liquidation. I have pledged myself so deeply concerning your solvency and respectability that I could not face my directors over your account. It is a fact, I could not. I must leave; and I am not a young and adaptable man, like your nephew there, able to play at football with fortune, and I am not like you, Mr Mortomley, so fortunate as to have married a wife possessed of money. When I go all goes; when this salary ceases, I have not the faintest idea where to turn to procure another, and what is to become of my wife and children God alone knows. Poor little Alfie!' added Mr Forde *sotto voce*, apostrophizing the latest pug-nosed, round-faced, vacant-eyed darling with which Mrs Forde had as yet blessed the managerial mansion.

That shot went straight home. Mortomley thought of his wife and his Lenore, and remained ashamedly silent. Mr Forde perceiving his advantage pressed it.

'You are the last man I should have considered capable of taking such a mean advantage.'

'Good heavens!' broke in Mortomley, 'what would you have me do? Can I keep on a business with men in possession, with judgments out against me, with writs returnable next week and the week after. Mean advantage! I have borne what I think no other man living would have done, and I believe I have been a simple fool for my pains.'

At this juncture Rupert interposed.

'If you allow Mr Forde to persuade you to draw back now you will be a simple fool.'

'Keep silence, sir,' said Mr Forde facing round on this undesired prophet.

'I shall not keep silence if I see fit to speak,' retorted Rupert angrily.

'You have spoken a great deal too often of late,' was the reply. 'Owing to your representations I have been induced to tell my directors that Mr Deane intended to go into partnership with your uncle, and—'

'Stop,' interposed Rupert. 'Let me contradict one *canard* at a time. *I* never said Mr Deane would go into partnership with Mr Mortomley, but you did, and I then told you Mr Deane would do no such thing. You then suggested he might lend money to the concern. I told you he would not. Of course you will try to make your own story good, but mine is the true version of the affair.'

With a shrug—which Mr Forde believed to be of a style a Frenchman might have envied—the manager turned once again to Mortomley.

'We will waive that question for the present,' he said. 'I suppose you do not really want to go into the Gazette; you have no private reason for desiring to liquidate your affairs?'

'No, indeed,' was the answer.

'And the act is, you tell me, not past recall?'

'It is not,' said Mortomley.

Rupert clenched his hand and made a feint of thrusting his fist through a pane of glass as his relative spoke, but he refrained and said,

'Gibbons knows all about it.'

'Ah! how does that happen?' asked Mr Forde, rising and walking eagerly towards the window.

'We met him,' Rupert answered. 'He asked what news, and I told him. He said it was the best thing could be done, and that if a friendly trustee were required he would not mind acting.'

'I dare say not—I dare say not,' observed Mr Forde. 'Now, sir,' addressing Mortomley, 'how much do you want to clear you? For what amount are these debts upon which writs are returnable? Things, if faced, are never very formidable. I dare say, with good management, you can pull through without difficulty. First—' and he dipped his pen in the ink and drew a sheet of paper towards him.

At this crisis Rupert turned from the window and advanced towards the desk.

'One moment, if you please,' he said, interrupting Mr Forde's figure pattern of Mortomley's debts. 'Archie,' he went on, 'you remember what I told you yesterday.'

'Yes, I remember, Rupert; but—'

'But you did not believe me; never mind standing nice about words, that was what it came to. Now I know what the end of all this will prove. I know I and my father, God forgive us both, have brought you into this connection, out of which I fear nothing but utter ruin can now extricate you. *Still* there is one last chance left you, and I give it. Don't listen to another word that plausible gentleman speaks, but come away with me, and leave all the rest to your solicitor. Will you come? No. Then I go; but before we meet again, I, who now thoroughly understand Mr Forde, say you will have done an hour's work you will repent to the last day of your life.'

CHAPTER XII.

THE SAME DAY AT HOMEWOOD.

If the atmosphere of the City had proved trying to more than one person on that especial day when Mr Forde felt it necessary to wonder what, in the event of Mortomley's failing, was to become of his—Forde's—wife and children, many people at Homewood had not found country air agree with them so well as usual.

The morning broke clear and bright. Mortomley, with haggard face and listless mien, appeared early amongst his men, vibrating between office and works till eight o'clock ringing introduced into the manufactory the usual odours of fish and rank bacon, which were detestable in the nostrils of the owner of Homewood.

Mr Lang had overnight made up his mind to draw his employer's attention to several matters of paramount importance. Mr Hankins, stepping up to Homewood in the early morning, had determined, let who else would not, to speak to the governor about 'that 'ere——lot of barytes;' but when the silent half-hour arrived, both intentions were unfulfilled. There had been that in Mortomley's face which, like death, stopped criticism as well as comment.

By reason of long wakefulness at night, and unbroken slumber after dawn, Rupert entered the breakfast-room later than usual. He was vexed at this, because he wanted to speak in private to Dolly, who, seeming to understand his wishes by intuition, sidled up to him in the hall and whispered,

'Archie has said nothing to me; nothing at all.'

Then the dog-cart was brought round, and the two men drove off to the station, leaving the two women to their own devices.

Miss Halling had a new piece to practise, and a new song to try. Dolly went up to her own room and stayed there for a couple of hours. Then she rang the bell.

'I am at home to-day to no one,' she said. 'Remember, to no one, not even to Mrs Werner. Tell Miss Halling this.'

After a time she could not, however, endure the solitude any longer; and so stealing down-stairs, let herself out into the laurel walk, and paced its length, so one who watched her with pitying eyes said afterwards, hundreds and hundreds of times.

That over, her maid, finding she refused to come to luncheon, took her out a biscuit and a glass of wine.

'Do try to swallow it, ma'am,' she entreated; and Mrs Mortomley looking at her with almost unseeing eyes complied.

After that the girl told Miss Lenore to run and look for her mamma, and ten minutes after child and mother were sitting hand clasped in hand in a summer-house placed in a retired part of the grounds.

Hour after hour crept by. Lenore had been asleep and was awake again. Dolly's eyes had grown weary of looking at the trees and the grass and the flowers, and her ears were aching by reason of listening for the sound of voices that came not, of footsteps that tarried by the way.

At last a servant hurried to where she sat, saying,

'The master has come back, ma'am.' They all knew she was anxious; they were all, perhaps, anxious themselves.

Then, like one weak from long illness, she arose and, walking slowly, retraced her way to the house.

On the lawn Mortomley met her.

'Well, dear?' she asked.

'It is all right, little woman,' he answered, with a more cheerful expression than she had seen lighten his face for many a day. 'Everything will go on well now.'

She did not ask a question; she would not damp his exultation by a word, though she saw Rupert standing in the background with bent brows and lowering visage.

For the time being, her husband was happy. If her soul misgave her, why should she try to make him unhappy?

A most unsuitable wife for Mortomley those who know most about such matters exclaim, and I dare not venture to say them nay. Only in his joy as in his sorrow she was loyal. She was no Griselda; no senselessly submissive woman; no besotted creature who thought her husband, simply because he chanced to be her husband, could do no wrong; but she was loyal.

If he made mistakes, to others she would uphold them; if he was weak, as sensitive and generous and noble natures usually are in some points, Dolly would not have been Dolly had it been possible for her to side with those who criticized his failings,

There are not many women of Mrs Mortomley's stamp to be found in the times we now live in—all the better for the world it may be, since an universe of failure is a thing scarcely to be contemplated with equanimity; but in the old days ladies whose names shall for ever live in story, were not ashamed to cling to a fallen cause, and were capable of feeling a respect and devotion for a fugitive prince they never felt for a king on his throne. But fashions change, and she who adopts an obsolete fashion makes a mistake.

'She is as great a simpleton as he,' thought Rupert, turning angrily away, for in truth his temper had that day been tried almost beyond endurance.

No one living understood better than Rupert Halling, that first to his father, and then to him, Mortomley owed the present complication of his affairs.

There were plenty of people to enlighten him on both points. City folks are no more backward than the rest of the world about uttering disagreeable truths; and Mr Rupert Halling had only been assisting his uncle for a short period before references to the way in which his father had regarded Mortomley's chattels as his own, inquiries as to whether Homewood was not a nice sort of place to be free of, facetious remarks concerning the advantage it must prove to a young man to have a relation's house in which to hang up his hat for life, with more covert allusions to Mortomley as a good milch cow, and a confiding, easy-going, soft sort of clever simpleton,—showed the young man exactly how the business world, which he cordially detested, regarded the owner of Homewood and his hangers-on.

But this and much more Rupert could have borne with equanimity, had he not felt Mortomley's affairs were becoming hopelessly entangled. He had done his best, his poor incompetent best, to avert the calamity. He had offered to help his uncle, feeling certain his vigorous youth, his perfect health, his undaunted assurance, could work much more wondrous results on the Cockney mind than Mortomley, with his modest diffidence, his shy, quiet manners, his reserve and his utter absence of self-assertion, had ever been able to effect.

And at first results justified his confidence. City people are too apt to judge by appearances and to accept a man's estimate of himself as correct, and there were certainly a sufficient number of persons who for a considerable period really did think Rupert a more desirable representative of Mortomley's business than Mortomley himself.

But when once difficulty came, the new favourite was deposed. Creditors said openly, 'Things would not be as they are if Mr Mortomley was well;' the Thames Street clerks grumbled and remarked amongst themselves, 'We never were so bothered when the governor was here;' men Rupert knew in business, meeting him rushing along the streets, sometimes advised him to 'cut trade,' or, if in a jocular mood, inquired 'when he expected to make his fortune and retire;' people who had known something of Mortomley and of Mortomley's father before him, came to offer advice to the young man, and entreat that, if there were any real fire beneath the smoke enveloping the colour-maker's affairs, he would recommend his uncle to face the worst boldly and meet his creditors.

If counsellors could have compassed deliverance, Mortomley had been saved; but it is one thing to give advice and another to follow it. There is all the difference between seeing clearly how your neighbour ought to act and feeling inclined to act boldly yourself.

Further, in this especial case there was a great deal to lose. Bankruptcy did not mean to Mortomley precisely what it does to a vast number of persons who suspend payment.

To be able to preserve his home, his works, his connection, was worth almost any personal sacrifice he could make; and even whilst anathematizing business and business people, and business way sand business drudgery, Rupert felt that if the evil could be averted, he was bound to do all that lay in his power to compass his uncle's emancipation.

But once he found that nothing save severing altogether the ropes which bound Mortomley to the wheels of the General Chemical Company's chariot would or could mend the position of affairs, he was as eager for the crash to come as he had been anxious to avoid it.

Let trade be as good as it might, let money be paid as it would, Mortomley's account with the General Chemical Company steadily swelled in amount.

Expostulation proved of no use. The suggestion of error was scoffed at as an idea too ridiculous to be entertained. Goods were charged for which never entered the gates of Mortomley's factory; when a bill was renewed, the old bill reappeared at some unexpected juncture, and was treated as a separate transaction; when drugs so inferior that nothing could be done with them were returned, no credit was given on the transaction. Receipt notes, when the carmen could obtain such documents, were treated as waste paper or as referring to some other affair from that under consideration. In fact, let who else be wrong, Mr Forde and the General Chemical Company must be right. That was the manager's solemnly expressed conviction. According to his bewildering creed, if an entry were wrong in the first book, supposing such an impossibility possible, it was made right by being repeated through twenty other books, and finally audited by two incompetent gentlemen, who would thankfully have declared black to be white for a couple of guineas a day.

It may not require any great amount of brains for a man to know his affairs are becoming involved; but it does require a certain order of intellect, at all events, to be able to state the precise cause of his want of success.

In trade, when once one thing begins to go wrong, so many others immediately follow suit, that it is difficult to lay a finger on the real seat of disease; and if this is found almost invariably to be the case, when a man comes to answer questions concerning the reasons for his failure, it can be regarded as only natural that, what with Rupert's utter ignorance of even the rudiments of prudent business management, and Mortomley's natural unsuspiciousness of disposition, matters had come to a pretty pass before it occurred to Mr Halling that the road to St Vedast Wharf would, if longer traversed, end in total ruin.

And now Mortomley had, with his 'eyes open,' as Rupert indignantly remarked when speaking at a later period to Dolly about the managerial interview, 'made some ridiculous compact with Mr Forde, who will lead him the life of the ——'

Rupert's comparisons were sometimes strong, but Mrs Mortomley did not rebuke him for that part of his sentence. She put on her armour to do battle for her husband.

'He is not a child,' she answered; 'he knows very well what he is about. He is not so conceited as you, but he is much cleverer; and if he, for his own purposes, choose to make a compact as you call it with Mr Forde, it is not for you to criticize his conduct. You have not managed affairs so admirably yourself that you should feel at liberty to condemn the management of other people.'

The young man turned scarlet. If Dolly had given him a blow in the face, he could not have felt more astonished. He would have given anything at that moment to be able to remain cool and hide his annoyance, but the stab came too fast and the pain was too sharp for that to be possible.

'Archie would never have made such a remark,' he said in a voice which trembled in spite of his efforts at self-control.

'All the more necessary then that some one should make it for him,' she retorted. 'Had I thought for an instant, perhaps I would not have made it either,' she went on; 'but I will not try to unsay or take it back.'

'You do not seem to set much store upon keeping your friends, Dolly,' he remarked with an uneasy smile.

'If speaking the truth parts any friend from me, he is quite welcome to go,' she replied; and in this manner Mrs Mortomley and Rupert separated for the first time in anger.

'She will repent it some day,' he thought. But in this he chanced to be mistaken. Whatever else Dolly repented in the days that were then to come, she never regretted having set down Mr Rupert Halling, when he began to speak slightingly of the man who had acted so generously, if so foolishly, towards his brother's children.

CHAPTER XIII.

MORTOMLEY'S FRIENDS.

THAT was not a pleasant summer at Homewood. True, the sun shone, and the birds sang, and the flowers bloomed, and the fruit ripened, but the Mortomleys could take no enjoyment out of sunshine or perfume or beauty, by reason of an ever-increasing shortness of money and pressure of anxiety.

To Dolly, the time when she had known nothing about business, when she took no interest in the City, or the Works, or the state of trade, seemed like an almost forgotten dream.

She knew to a sixpence what payments were coming due. Mortomley did not try to keep from her knowledge of the writs which were served upon him, of the proceedings that were threatened. Had he done so it would have been useless. There was not a servant in the house, a workman in the factory, who did not comprehend the ship was doomed. Some of them, taking time by the forelock, made inquiry concerning suitable situations likely to become vacant, and left before matters came to a crisis.

At first Mortomley and his wife felt this desertion keenly, but as time went on the misery of their own position became too real for any sentimental grievance to prove annoying.

'That summer weaned me from Homewood,' Dolly said subsequently to Mrs Werner. 'Once upon a time it would have broken my heart to leave the place; but what we suffered in that dear old house no human being can imagine.'

And all the time Mr Forde was leading Mr Mortomley that life Rupert had prophesied.

In a dull, stupid sort of way, Mortomley went up doggedly day after day to take his punishment, and it was given.

He wanted to keep Homewood, and he was willing to bear much in order to compass that end. Mr Forde wanted to keep the Colour Works going, and believed the best way to effect his purpose was never to cease goading and harassing Mr Mortomley.

At last it all came to an end. One day towards the latter part of August, Mr Mortomley returned home earlier than usual; complaining of headache, he went to bed before dinner. Ere morning Dolly tapped at Rupert's door and begged him despatch some one for a doctor.

'It has come,' thought Rupert dressing in all haste, 'I knew it could not last for ever.'

That day, Mr Forde waited in vain for his victim.

It had become a necessity of his existence to vent the irritation caused by the anxiety of his position on some one, and Mortomley proved the best whipping boy who ever accepted vicarious chastisement.

When, therefore, afternoon arrived and no Mr Mortomley, he was obliged to expend his wrath on some persons who did not accept the gift with much patience.

Amongst others Henry Werner, who, after listening to one of Mr Forde's diatribes with apparently unmoved composure, walked up to the manager and thrusting his clenched fist in that irate individual's face, inquired,

'Do you see that?'

'Yes, I see it, sir,' sputtered out Mr Forde; 'I see it, sir, and what if I do, sir?'

'You had better not try to come any of that sort of infernal nonsense with me,' remarked Mr Werner. 'When two men are sailing in the same boat, if one can't keep a civil tongue in his head he must go overboard. Do you understand; if you try this game on again, you shall go by ——.'

Mr Forde looked round the office with a scared expression.

'I—I—meant nothing,' he said.

'I know that,' replied Mr Werner; 'and see you never mean the same thing again in the future, for I won't bear it; remember, I won't bear it. If ever a day comes when I cannot see my way, I shall know how to face the evil, but I will never endure being bullied by you!' and with that explicit utterance Mr Werner walked out of the spic-and-span new office and into Vedast Lane, stumbling by the way over Mr Kleinwort.

'How is he to-day,' demanded the latter gentleman, speaking his native language.

'In one of his tantrums,' was the reply. 'If you want anything you had better not ask for it at present.'

Kleinwort laughed.

'When he show the cloven foot,' he remarked in English, 'I know who get the worst of the kicking.'

'And so do I,' thought Werner. 'Would to Heaven I were clear of the whole connection.'

Which was all the more ungrateful of Mr Werner, since he had once regarded the General Chemical Company in the light of a stepping-stone to fortune.

But that was in the days when he had made a little mistake about Forde, and considered him a clever man. Now there can be no greater mistake for an adventurer to fall into than this, and Mr Werner cursed his fate accordingly.

All this time Mortomley was lying in a state of blessed unconsciousness.

He was oblivious of Mr Forde's existence. If forgetfulness be heaven, as on earth I think it sometimes is, Mortomley had entered Paradise. To-day and to-morrow business and money were all forgotten words. He lay like one already dead, and as his wife looked at him, she vowed the influence of no human being should ever reduce him to the same state again.

For though no one save God and himself might ever know the red-hot ploughshares over which Mr Forde had made him pass, Dolly possessed sufficient intelligence to understand he must have suffered horribly. Had not she suffered? Was not everything about the place suffering? The game had gone on too long, she felt. It should end now; it should before life or reason ended also.

Meanwhile Mr Forde would certainly have become dangerous had business not required his absence from London.

Before he left he called in Thames Street to ascertain the cause of Mr Mortomley's extraordinary defection.

'Mr Mortomley is very ill, sir,' said the clerk of whom he made inquiry.

'Ill—nonsense!' retorted Mr Forde; 'I am not ill.'

'I never said you were, sir,' was the reply uttered apologetically. 'I was speaking of our governor; though' (this was added while Mr Forde blustered towards the door), 'if you were ill and dead and buried I am not aware that any one connected with this establishment would go into debt for mourning.'

Which was quite true. From the smallest errand boy up to Mr Rupert Halling the whole of the Thames Street establishment hated Mr Forde with a fervour that would have mortified that gentleman not a little had he been aware of its existence.

One of the traits of character on which he plumed himself was the urbanity of his manners to those he considered beneath him. But unhappily as this urbanity was only exhibited when he happened to be in a good temper and affairs were going prosperously, clerks and porters and other individuals whom he roughly classed as servants had frequent experience of that side of Mr Forde's nature which was not pleasant.

Himself only recollected those interviews when he bade Robinson, Tom, or boy a kindly good morning. But Robinson, Tom, and boy's recollection held many bitter memories of occasions on which Mr Forde had been very much the reverse of civil, and regarded him accordingly.

In Thames Street Mr Forde had made himself specially obnoxious. Taking upon him all the airs of a master, he had gone in and out of the place grumbling to the clerks—lecturing them about their duties,—wondering what Mr Mortomley could be thinking of to keep such a set of incompetent fools about him; addressing customers, who sometimes stared, sometimes turned their backs, sometimes laughed, and always marvelled; looking at the books till the cashier shut them up in his face; reading any letters or memoranda that happened to be about.

The man who ventures on trying such experiments must bargain for a considerable amount of dislike,—and Mr Forde had it.

'I wish the governor would give me leave to kick him out,' remarked Carless, a stalwart youth from the country, who boxed much better than he could write.

'If the governor wanted him kicked out he could do that without your help,' answered the book-keeper grimly. 'I remember once,' continued the speaker, 'seeing him pitch a fellow down the staircase. Lord! what a thump he came to the bottom. Ay! those were times; but the governor ain't what he was. In the old days I'd like to have seen Mr Forde or Mr Anybody-else walking in and out of here as if the place belonged to him, and we were his South Carolina slaves.'

Ay! times were changed; indeed they were, when a Mortomley could stoop, even for the sake of wife, child, or fortune, to endure the burden of such a yoke as Mr Forde thrust upon him.

But it was over. Mortomley himself out of the battle, his wife took up the sword in his behalf. For good or for evil, temporizing had come to an end. No more for ever did Mortomley cross the threshold either of his own offices or those of the General Chemical Company, Limited.

At Homewood he lay for a time like one dead. When he was able to speak at all, his wife asked him whether he did not think some decisive step ought to be taken in his affairs.

To which he answered, 'Yes.'

When she inquired further as to what ought to be done, he said, 'Whatever you please,' and turned his face from the light, —beaten.

Commerce is about the only game in which a man may engage, that may in no case bring honour to the loser. In everything else there may be sympathy, gratulation, pity,—sweet to the non-successful. There are plaudits for the blue or light blue who have pulled their best and lost by a boat's length; the second at the Derby may prove a favourite elsewhere; the man who loses at Wimbledon may nevertheless in his friends' estimation be a good shot;—but the man who fails in business is a man socially drowned, unless he is dishonest.

Mortomley being honest, felt the waters were going over his head, and so turned his face discreetly to the wall.

Then Dolly did the one thing women always do. She gathered together advisers. She had that vague faith in the judgment and the capability of men, women always have till they discover men are made up of clay and caprices like themselves, and so she cast about and asked four persons to dinner, who might, she vaguely hoped, help Archie out of his difficulties.

Of course, she might just as well have invited four children in arms.

These were the individuals:—

First, Mr Deane, engaged to Antonia Halling; second, the doctor in attendance on Mr Mortomley; third, a creditor of the estate, who professed to know nothing of business or business matters, and who in lieu of his solicitor begged permission to bring with him a certain Mr Cressy who knew much about the City and City people, who had been connected with many rotten Companies, and who, having already let his friend in for a thousand pounds, was extremely anxious to see another thousand pounds liberated from Mortomley's estate which he might employ for his personal benefit once more.

When Mrs Mortomley beheld the materials she had hoped might collectively compass temporal salvation seated round the dinner-table at Homewood, her heart sank within her.

'Better I had invited my dear Bohemians,' she thought. 'They at least would have given me their sympathy.'

And she was right. Excepting the creditor, who, knowing nothing about the City, expected that bankruptcy meant money repaid in full, no man had comfort to give or kindly word to speak.

Much against his will, Mr Deane promised to break the news to Mr Forde. Then some one suggested more wine—the last bottle which on a festive occasion was ever broached at Homewood; and Dolly left the gentlemen, disgusted with them and the world at large. She went out into the garden and put her head into the foliage of a great evergreen tree. It was raining softly, but she did not heed the rain. Upstairs her husband lay semi-conscious ;—downstairs his friends were talking of any subject but his affairs. Rupert was in London; Antonia awaiting her *fiancé* in the drawing-room.

By-and-by, Dolly knew her guests would become clamorous for tea. Well, her *rôle* was ended. She had not asked much from man, and the little she did entreat was denied. She took her head out of the evergreen, and walked back to the house, and upstairs to her dressing-room.

Then she rang her bell.

'Esther,'—this to her maid—'I shall not go down again to-night. My compliments to Mr Deane and the other gentlemen. I have a bad headache; and let them have tea.'

'Yes, ma'am.'

'And get rid of them as soon as you can.'

'Yes, ma'am.'

'And, Esther, if you can make them understand, civilly, I mean, that I never wish to see one of them again, I shall feel infinitely obliged.'

'Yes, ma'am.' And the girl turned towards the door; then with a rush she swept back to Dolly, and said, with tears pouring down her cheeks,

'I cannot bear to see you like this, ma'am. Don't be angry with me for asking, but is there any new trouble?'

Without a moment's hesitation Mrs Mortomley answered,

'Don't be a simpleton, Esther. There is trouble enough and to spare, but do as I tell you, and you shall know all about it when they are gone.'

Dolly had one royal quality—she could trust implicitly. It stood her in good stead in the weary, weary times to come.

CHAPTER XIV.

KLEINWORT IS SYMPATHETIC.

Some eighteen months before that especial September of which I am now writing, Mrs Mortomley's then maid announced her intention of marrying. She did not, however, wish to inconvenience her mistress, and would stay with her till suited.

'By no means,' said Mrs Mortomley, who, being taken by surprise, was disgusted at the announcement. 'You have been very secret about your love affairs, Jones; but of course I cannot complain. Tell me when you wish to leave, and leave. I can suit myself at once.'

Whereat Miss Jones smiled. After all, lady's maids who understand their work are as scarce as good and economical cooks.

Nevertheless, Dolly stood her ground; Jones had not treated her with the confidence she thought she deserved, and she should go; and she did go, and the marriage never took place.

Her *fiancé* had not proposed to remove his beloved immediately from Homewood, and when he found Mrs Mortomley quite decided in the matter, he repented him of his offer.

So Miss Jones procured another situation, and Mrs Mortomley had no maid.

Now to Dolly—the most untidy of created beings—this was a discomfort.

She did not possess—she had never possessed—that admirable gift of orderliness which adds so much to the comfort and prosperity of middle-class life. She was like a hurricane blowing about a room. In five minutes after she began to dress, everything was in confusion, not an article remained in its proper place, and when at last she sailed through the doorway, arrayed in whatever might chance to be the extreme of the then fashion, she left a chaos behind, suggestive of nothing but a shipwreck of millinery, jewellery, laces, silks, and all the other accessories of a lady's toilette.

How Mrs Mortomley ever managed to evolve a presentable appearance out of such a whirlwind of confusion, might well have puzzled those who believe that out of disorder nothing can be produced excepting disorder; but not even Mrs Werner could have been considered a better-dressed woman than Dolly, whose greatest error in taste was a tendency to exaggerate whatever style might be the fashion of the day.

When large crinolines were in fashion, there was not a doorway in Homewood sufficiently wide to permit her to pass through it comfortably; when long dresses prevailed, Dolly's trailed yards behind her over the grass; when short skirts first came in, Dolly made a display of high heels and ankles, which Rupert caricatured effectively.

It was the same with her hair. When chignons first appeared, Mrs Mortomley astonished the members of her household by coming down one morning to breakfast with a second and larger head than her own; and in this style she persisted till the short reign of tight plaits succeeded, during which she wore her hair flat as if gummed. But for her husband's interference, she would at one time have presented society with a sight of her perfectly straight tresses streaming down her back, and it was with difficulty Rupert persuaded her to refrain from cutting her front locks and setting up an opposition to her child's Gainsborough fringe.

Dolly's happiness, however, reached its crowning point when costume dresses came into favour. The flouncings, the puffings, the bows, the ends, the frillings, and the trimmings delighted her soul; whilst to have her hair turned right back off her face, and rolled round and round immense pads at the back, compassed a state of earthly felicity Mrs Mortomley declared candidly she had never hoped to experience.

But all these great results she was unable to achieve for herself. She could not dress her hair in any of those elaborate styles she admired so enthusiastically. It was to her maid she owed having her wardrobe in order, her dresses hung in place, her gloves ready to put on, her ornaments available, her bonnets and hats in their appointed boxes; and accordingly, to Mrs Mortomley, being without a maid proved a serious discomfort.

She was quite frank concerning her own shortcomings.

'I would give anything,' she said to Mrs Werner, 'to be neat as you are; but, alas! a left-handed man might as well wish to be right-handed.'

'But surely, dear, you might be a little orderly, if you chose to try,' suggested her friend.

'Yes; just as anybody might sing like Patti, if she chose; or play like Arabella Goddard. Tidiness is as much a special talent as music, or painting, or writing, or anything else of that sort. Look at little Lenore, for instance. She never leaves even a scrap of silk lying about. No great-grandame could more scrupulously keep her possessions in order than that child does; and yet I am her mother! Don't you remember how aunt used to be always scolding me for my untidiness, and you know how hard I used to try to be neat, and how many vows I made on the subject, till I ceased vowing altogether, because I could not keep the promises made so solemnly to myself? Well, if it was hard to keep my worldly goods in order then, when I had so few, what do you suppose it must be now? It is no laughing matter. Remembering how I was brought up, you may think it ridiculous affectation for me to declare I am miserable now Jones is gone. If it were not that she never would feel the slightest respect for me in the future, I would have her back again; I would indeed.'

'I know a person who would suit you,' was the reply.

For a minute Dolly remained silent. She had a vision of the kind of paragon Mrs Werner affected in her own household.

Lean, middle-aged, cold, prudish, particular, respectful, and respectable, who would secretly be shocked at poor Dolly's ideas, manners, habits; who would not like being put out of her way, and who would remark to the other servants she had never lived with so flighty a lady as Mrs Mortomley before, and had expected from Mrs Werner's recommendation to find Homewood a quiet place, instead of being always full of company, as was the case.

All this passed through Mrs Mortomley's mind, and she hesitated; then she remembered the spectacle her drawers and wardrobes and boxes presented at that moment, and asked:

'Who is she?'

'She is a very superior young woman, as far as I can judge,' was the answer.

'I hate superior young women,' commented Dolly.

'She has been living with Mrs Seymour,' continued Mrs Werner, as calmly as if Mrs Mortomley had not spoken; 'but she was not strong enough for the place.'

'I should think not,' remarked Dolly. 'Mrs Seymour forgets servants are but flesh and blood after all.'

'So she left a few days since, and is now at home. I promised to send to her if I heard of any situation likely to suit. I do not fancy she is very clever, but she gives me the idea of being faithful and willing. I think you might give her a trial.'

'If she found the work too much at Mrs Seymour's she would find it too much with me. There is a great deal to do at Homewood, Nora.'

Mrs Werner laughed.

'I have no doubt of that, Dolly. Wherever there is bad management there must be work. But the work under you would not be the same as work under a mistress with a bad temper.'

'Well, there is something in that,' agreed Dolly thoughtfully. 'I do not think I have a bad temper except just now and then.'

She was sitting in Mrs Werner's gorgeous drawing-room as she said this, and her eyes rested as she spoke on a great vase of flowers which somehow brought back the gardens of Lord Darsham's place to memory.

Those gardens had once belonged to the Mortomleys. Was it owing to having married such women as herself the Mortomleys were sunk so low? Dolly asked herself this question solemnly, while Mrs Werner remained silent; then Mrs Werner's hand rested on hers caressingly.

'Dolly,' she said, 'I only wish I had such a temper as you possess. My dear, you win love where I cannot.'

'Ay, Leonora,' was the reply, 'but what is love without respect? You love, but you never respected me. I love and respect you too.'

'Dolly, darling'—thus Mrs Werner,—'I have an uneasy feeling that some day it may be necessary for me to remark

I have misjudged you all through our acquaintanceship. But how we are drifting! What about the maid?'

'I will take her.'

'Without an interview?'

'Certainly. Mrs Seymour was satisfied; you are satisfied. Who am I that I should not be satisfied also? Send the girl to me. I will do the best I can with her.'

'Faults and all, Dolly?'

'Leonora, I love people who are faultless; but it is in my nature to adore those who are full of faults.'

'Meaning—' suggested Mrs Werner.

'We need not particularize,' was the reply; 'but if we need, I must just say, much as I like you, I should like you better if I could discover one human failing. Now, you have no human failing except your friendship for me.'

'Do you really mean, Dolly, you will accept this young woman, without seeing her, on my recommendation?' said Mrs Werner ignoring Dolly's personal remark.

'Of course. All I am afraid of is that her pitch will be a few tones above mine.'

Mrs Werner smiled.

'The girl would not suit me, Dolly; but she will suit you. Spoil her to your heart's content, and you will not spoil her so far as to prevent her becoming afterwards a good wife and mother.'

'Then, you had better write to her,' said Mrs Mortomley.

'No; you had better write,' suggested Mrs Werner.

Whereupon Mrs Mortomley wrote:—

'Mrs Werner having recommended (what is the girl's name, Nora?) Esther Hummerson to Mrs Mortomley in the capacity (what a fine word that is for me to use) of lady's maid, Mrs Mortomley will be glad if Esther Hummerson can enter upon her duties at once.'

To which letter Mrs Mortomley received the following reply:—

'Esther Hummerson presents her duty to Mrs Mortomley, and I will enter upon your service next Tuesday evening, the 17th.

'With much respect,
'Your humble servant,
'E. HUMMERSON.'

It was quite natural for Dolly to forget all about the advent of the new maid; to be taken entirely by surprise when it was announced that a young woman (Hummerson by name) was in the hall and wanted to speak to her.

But, in a moment, Dolly remembered. Mrs Mortomley was in *demi-toilette* at that moment. A brown silk dress cut square in the front, skirt trailing behind her over the oilcloth in the hall, plain gold bracelets, plain gold necklet with cross set in turquoise depending.

To Esther Hummerson she fluttered. 'I do hope you will be comfortable with me,' she said. 'And this is your aunt who has come with you? Jane' (this to the parlour-maid), 'see that Esther's aunt has something to eat; and—what is the name of your aunt? oh! Mrs Bush; if you would like to stay here for the night, we will try to make you comfortable. No. Well, then, good evening; and to-morrow, Esther, I can talk to you.'

Thus Mrs Mortomley. But the soul of the girl had in that sentence gone out, and was knit unto that of Mrs Mortomley as the soul of Jonathan to that of David.

What was it? Dress, manner, ornament, tone of voice, expression of face? They all mixed together, and produced the effect of first love in the heart of the maid for the mistress.

Never had Mrs Mortomley chanced to have so little to say to a servant as to this Esther Hummerson, who for nearly a year pursued the even tenour of her way, finding the place comfortable, the work light, Dolly unexacting, and Miss Halling sometimes a little hard to please.

The gala days at Homewood were over. The cake and ale of life had lost their flavour for more than one inmate of the house. Anxiety, illness, pecuniary difficulties, trade annoyances, made Mortomley anything rather than the host of old; whilst Dolly, even if the shadow lying over her husband had not oppressed her also, must have grown changed and dull by reason of the constant presence of Miss Halling's friends.

Mr Deane was becoming impatient to take home his bride. The alterations considered necessary on such an occasion were finished; the workmen had put the last touches necessary to make his mansion perfect. The new dining-room was papered with the darkest flock paper ever manufactured by man. Miss Deane had found a house to suit her at Brighton, and everything at last was ready for Miss Halling's reception. Miss Halling, however, did not desire to leave Homewood till she could leave with a flourish of trumpets announcing the fact, and the marriage had consequently been deferred, which is almost as bad a plan to adopt with marriages as with auctions.

All at once, so it appeared to Dolly, a gloom had settled over Homewood; through all the months November weather seemed to prevail in the once sunshiny rooms.

Things had arrived at a pass when dress was a vanity and jewellery a snare. Jones, who had a high idea of the importance attached to her office, would have worried her mistress to death at this juncture, but Esther, who had never yet been in any situation where she was permitted to take much upon herself, simply performed what work came to her hand, and did as she was told.

Evening after evening she spread out the brightest and prettiest dresses, hoping to see Mrs Mortomley array herself like a second Queen of Sheba; and if she sighed when directed to put them away again, Dolly never heard her; if she lamented over the non-exhibition of ornaments which were never worn, she took care to give no audible expression to her feelings.

Love makes the foolish wise. Eventually affection for Mrs Mortomley opened her eyes to the real state of affairs.

Her mistress was miserable. In that burst of tears Dolly understood the girl knew this.

'I will tell her all,' said Mrs Mortomley mentally; and ere she slept she did.

Under the circumstances, perhaps, a bold experiment, but successful.

'And now, Esther,' finished Mrs Mortomley, 'you know precisely how we are situated at present. How we shall be situated in the future I have not any idea. Cook and Jane, as you are aware, have given me notice, and I think it might be well for you to look out too.'

'Never, ma'am,' was the answer. 'I would rather have a crust with you than joints every day with another mistress. And it don't matter about wages, ma'am,' she went on; 'I don't want no wages till you can afford to give them.'

For once Mrs Mortomley rose to the occasion, and held her impulses well in hand, while she answered,

'You had better go to bed, Esther, and we will talk all this over again in a day or two. Twelve o'clock at night is not the time for you to make or for me to accept such an offer; because it may mar a good part of your future, my dear,' she added softly.

Already Dolly was beginning to understand the most beautiful part of life is that which returns a second time no more.

Till the green leaves of her youth were lying brown and withered under her feet, she never realized that she had left behind for ever the flowery dells bright with primroses and sweet with violets; that spring for her was over—and not spring merely, but summer also. Summer roses would greet newcomers along time's highway, but charm her with perfume and colour, with the seductive and subtle charm of old, never again—ah! never.

And she had loved the world and its pleasures with a love which seemed to duller natures almost wicked in its intensity; and the world was now turning its dark side to her, and its pleasures were for others, not for her.

Well, should she grumble? Those who imagined Mrs Mortomley would bemoan herself when the cake was eaten were wrong. All she asked now was, that the figurative dry morsel, which promised to furnish their future wants, should be swallowed in peace.

'Without those dreadful men, and the fear of them,' she whispered in her prayers. What had she not gone through at Homewood by reason of persons left in possession?

But the end was drawing nigh. It was so near that when Rupert told her a 'man' had been sent in at the instance of one creditor, and a couple of hours after Esther came with a frightened face to say there was 'another of those people,' she only said, 'Very well.'

She said the same, only more wearily, in answer to the two servants, who, having given notice previously, now wished to leave at once, having heard of situations likely to suit.

'Supposing we had arranged to give a dinner party to-day, Rupert!' she remarked, with an attempt at cheerfulness.

Rupert did not answer. He was white almost to his lips. He had begun to realize their position, to understand fully what Mortomley's too tardy liquidation might mean to Mortomley's relatives.

Miss Halling also was in anything rather than high spirits, and wished with all her heart she had consented to a quiet wedding months previously. Altogether the domestic atmosphere at Homewood was oppressive, when towards afternoon a telegram arrived from Mr Deane.

'Have not yet been to solicitors. Forde wishes no steps taken till he has seen you.'

Mrs Mortomley read the message through and then went in search of Rupert.

'What is the meaning of that?' she asked.

'It means that he intends to try to cajole or threaten you to keep affairs moving a little longer. Now, Dolly, will you be firm? Promise me you will be firm.'

She turned and looked at him.

'Do you mean that you think I shall lack firmness to end this life? Do you think I shall be influenced by any one when Archie is lying ill upstairs and two men are in possession downstairs? You do not quite know me yet, Rupert. The person is not in existence who shall threaten or cajole *me* into letting my husband be killed before my eyes, if I can save him.'

'You had better not see Forde, however, if it be possible to avoid doing so.'

'I do not want to see him,' she replied; 'but if I must, you need not fear that I shall give way now.'

Though it is easy enough to be brave in presence of an enemy, it is not always so easy to maintain a courageous heart while expecting his coming; and, to state the truth, both Mrs Mortomley and Rupert found the time which intervened between the receipt of the telegram and the arrival of Mr Forde, take a considerable amount of courage out of them.

There was the waiting; there was the wondering; there was the doubt; there was the desire to conciliate a creditor, and the knowledge it would be simple insanity to allow that creditor to compromise their future further.

The beauty of the afternoon was over. A century as it seemed stretched between yesterday and to-day, when at last a carriage drove up to the door, and two visitors alighted. One was Mr Forde, the other, Esther described as a short fat gentleman with a large head.

They were shown into the drawing-room, where Rupert received them.

Presently he rang the bell, and desired Esther to inform Mrs Mortomley Mr Forde wished to see her.

Straight downstairs went Mrs Mortomley. In vain Esther tried to pull out her mistress's bows and ribbons; Dolly swept along the passage too swiftly for such details to be attended to.

With the summons Dolly's courage flowed, and she feared that a second's delay might find it ebb. Downstairs as rapidly as her feet could carry her, went Mrs Mortomley. Across the large old-fashioned hall, into the drawing-room, once a bower of flowers, now bare of bud and blossom by reason of the frosts which even in that golden September time had nipped the hope and the purpose of those who formerly loved to be surrounded by all things sweet, by all things bright and graceful.

As she entered, Mr Kleinwort, who would have tried to be civil to a woman had the task of conducting her to the scaffold been confided to him, rose and greeted Madam, whom he had never previously beheld, with a low bow and sweeping wave of his hat. Mr Forde having, however, arrived at a state of mind in which the ordinary courtesies of life seemed worse than mockeries, remained seated, and only acknowledged her presence with a nod.

Dolly looked at him in mute astonishment. No circumstance in the whole of their experience, not even the appearance of the sheriff's officers, had so amazed her as the sight of Mr Forde, leaning back in a chair, his hands buried in his pockets, his hat tilted a little over his eyes.

She could scarcely believe the evidence of her senses, and stood for an instant confused, surprised out of her customary self-possession Next moment, however, happening to glance towards Rupert, she saw an expression on his face which meant —Danger—Caution.

Mrs Mortomley closed the door, and walking to the further side of the centre table, took up her position beside Rupert, declining Mr Kleinwort's effusive proffer of a chair.

'You wished to see me,' she said calmly enough, though there was a choking sensation in her throat, and her lips and mouth were parched as if she were in a fever.

'Ah! madame, yes,' exclaimed Kleinwort, hurriedly preventing his friend's reply. 'We have come to see what can be done. It is so unfortunate—it seems so great pity—we feel—'

'I feel we have been swindled,' interrupted Mr Forde. 'Be silent, Kleinwort, I will speak. Between your husband and your precious nephew, we have been let into a nice hole. First this clever young man takes the management of affairs, and when he has got as deep into our books as he can, his uncle threatens to stop. We give him time, assistance, everything he asks, and then he says he is ill, and *you*, knowing your husband has made himself right, send us up a cool message, saying affairs have come to such a pass you must go into liquidation. By ——, you ought all to be prosecuted for conspiracy, and I am not certain I shall not apply to the Lord Mayor for a warrant to-morrow.'

In his righteous indignation Mr Forde rose from his seat and walked to the window, Mr Kleinwort following and laying his hand on his arm.

'Keep your temper, for Heaven's sake,' whispered Rupert to his companion.

'Is he mad?' she asked in the same tone, but low as she spoke Mr Forde caught her words, and faced round while he answered.

'No, madam, I am not mad, though it is not your husband's fault that I have kept my senses. I trusted to his representations. I believed he was solvent as the Bank of England, I told my directors he was as safe as Rothschild, but I will find out what he has done with his money, and if there has been, as I believe, misappropriation, I will send him to gaol, if there is justice to be had in the land.'

Dolly looked at Rupert. She saw his lip curl, and an expression of unutterable contempt pass across his face. Then he stood indifferent as ever.

This gave her courage. Without her later experiences, Mr Forde's utterances might have been almost unintelligible, but she grasped his meaning quick enough, and addressing Mr Kleinwort, asked—

'Do you think my husband has done anything with his money but what is right—that he has put any away?'

'I do not think, I know!' shouted Mr Forde in reply.

'Should you object to telling us where it is?' inquired Rupert.

'I can't tell you, because I do not yet know myself; but I mean to find out, you may be quite certain of that, Mr Rupert Halling.'

'All right,' said Rupert cheerfully.

'And I mean to know what you have done with your money,' continued Mr Forde. 'He had twenty pounds no later than last Friday,' continued the irate manager, addressing Mr Kleinwort, 'for a picture which I am credibly informed he could have painted in a day. Why if I had lived as he and his father and sister have done on Mr Mortomley, I should be ashamed to stand there and talk about difficulty. You may sneer, sir, but I beg to tell you that it may prove you have sneered once too often. I call your conduct disgraceful. Why, twenty pounds a day, supposing you only worked three hundred days in the year, is six thousand pounds, more than enough to pay the whole of your debt to us. What have you to say to that, sir?'

'Nothing,' answered Rupert. 'Your knowledge of Art and your Arithmetic appear to be so accurate that I would not presume to criticize either.'

'It seems to me,' suggested Mr Kleinwort at this juncture, 'that we travel like the horse in the mill, round and about. Unlike that useful quadruped, we produce no good. Dear madame, cannot this evil so great be averted? Cannot we by talking all over friendly, imagine some means to cure your dear husband, and avoid so great disgrace as bankruptcy?'

'My husband does not wish to be bankrupt,' said Dolly.

'Alas! my dear—pardon, madame, I mean all in sympathy, all in respect—it is the same, bankruptcy and being liquidate are one.'

'What is the use of talking all this nonsense, Kleinwort?' interrupted Mr Forde. 'Let us get to business. What things are pressing?'

'There are two men in possession here,' answered Mrs Mortomley timidly, seeing the speaker looked at her.

'You hear that, Kleinwort,' said Mr Forde; 'and this is being treated with confidence.'

'Yes, yes, I hear,' agreed Kleinwort.

'Perhaps it may save trouble to us all if I fetch a list of the pressing liabilities,' suggested Rupert, and without waiting for an answer he walked out of the room, as he did so, Mrs Mortomley rang the bell.

'What do you want ma'am?' asked Mr Forde, turning towards her.

'I want a glass of water,' she answered in astonishment.

'Pah!' exclaimed Mr Forde. Perhaps he thought she had rung for ten thousand pounds to be brought immediately.

'*Your* friends would not like Mr Mortomley to stop,' said Mr Forde after a pause, facing round on Dolly.

'I don't think, really, they would mind in the least,' she replied, meaning to imply they would not understand what stopping meant.

'And that is friendship!' exclaimed Mr Forde, apostrophizing in vacancy.

At that precise moment Mrs Mortomley could only have defined friendship as meaning some person or thing who should rid her for ever of the presence of Messrs Forde and Kleinwort, and she deemed it prudent to refrain from doing so.

Mr Forde's exclamation, therefore, elicited no comment.

When Rupert reappeared, he came tray in one hand, accounts in the other. After pouring out a glass of water for Dolly, who drank it like one who was passing through a desert, he handed a strip of paper to Mr Kleinwort.

'If those were satisfied,' he said calmly, 'we should have a similar list within a fortnight. The fact that Mr Mortomley is in difficulties has got wind, and every one to whom he owes money is pressing or will press.'

'You hear that, Kleinwort?' remarked Mr Forde.

'Yes, yes, I hear well enough,' was the answer, uttered somewhat irritably. 'I am not yet so old greybeard my ears are no longer of no use.'

'May I ask if Mr Kleinwort is here as a witness?' inquired Rupert. 'Because if he is I should like to make a statement.'

'We don't want any more of your statements, my fine fellow,' retorted Mr Forde; 'we have already had too many of them.'

'But *I* wish to say something, and I will say it,' here interposed Mrs Mortomley. 'Any person who could possibly imagine we should have endured what we have endured had we been possessed of the means of ridding ourselves of the creatures who have made this house worse than any prison, must be crazy.'

'Dear, dear lady, now be not hasty,' entreated Mr Kleinwort, whilst Mr Forde thundered out, 'I suppose you will try next to make me believe *you* have no money.'

'I shall try to do nothing of the kind,' she replied; 'but it is useless to us in our extremity. My trustee is now in Italy, but before he went he said he would not allow another shilling to be advanced into the business, and that if he had known my husband's affairs were in so desperate a state, he would never have given his sanction to any of the principal being used.'

'He said that, did he?' commented Mr Forde gloomily.

'Yes; and I wish to say *you* had a couple of thousand of Mrs Mortomley's money,' supplemented Rupert. 'Mr Kleinwort, do you hear that?'

Before any one could reply the door flew open, and Lenore came headlong into the room exclaiming, 'Mamma! my mamma!'

At the sight of the visitors she paused for a moment, then went straight up to Mr Forde, whom she knew, and held out her hand as she had been taught to do.

He took it as he might the fang of a serpent, and gave it back to her at once.

'What a child! oh, what an angel child!' cried Kleinwort in an ecstasy. 'Come, my love, and kiss this ugly old German, whose heart grows young and green at sight of the sweet May-buds.'

'Lenore, I want you,' said Mrs Mortomley decisively. And when the child, half frightened at her tone, sprang to her side, Mrs Mortomley caught her hand tight in hers and looked defiantly at Mr Kleinwort.

'Ah! dear madame, you make great mistake,' he observed; 'you imagine me your enemy, though your interests are mine and mine yours, and you possess all the sympathy my nature has to hold!'

CHAPTER XV.

MR FORDE AT HOMEWOOD.

Said Mrs Mortomley to Lenore,

'Run away, love, I do not want you here. I am busy.'

'Shall I take her?' asked Rupert, seeing a little trouble in the child's eyes, a pucker about the corners of her mouth.

'Thank you, yes,' answered Dolly; and so, without leave-taking of any kind, the little girl and Rupert departed through one of the French windows already mentioned.

'Should you like to go to the Forest with me?' he asked, when they turned the gable of the house and were sauntering across the side lawn where the great walnut-tree, which was the talk of all that part of the country, grew.

As they walked under the spreading branches, Rupert looked up and sighed. He had a prevision that no Mortomley for ever should eat of the fruit again.

There is an instinct which is as far beyond knowledge as omnipresence is beyond sight, and from the moment Mortomley succumbed to Mr Forde, and adopted his tactics, Rupert felt his uncle's days of prosperity were at an end.

Personally, he, Rupert Halling, could do no more good for any one by intermeddling in his uncle's affairs.

And it was quite time he considered his own more fully, even than had been the case latterly.

In his selfishness, however, he was good-natured, and offered to allow Lenore to accompany him, while he pursued his meditations and perfected his plans; at which offer Lenore, who had latterly been somewhat neglected by every one about the house, delightedly clapped her hands and shouted for joy.

There had been a time when Mrs Mortomley would have dreaded taking upon herself the responsibility of an interview with Messrs Forde and Kleinwort. But that dread was over now.

She was in the middle of the battle, and the Gerace nature knew no faltering when the trumpet sounded, and every man (or in default of man, woman) was called to do his best.

After Lenore's departure there ensued a moment's silence.

Mr Forde was so lost in astonishment at the audacity of the whole family that he lacked power to give expression to his feelings.

Mr Kleinwort, having spoken, was thinking what he should say next, and Mrs Mortomley was struggling between her repulsion against the man and her desire to offer some apology for a rudeness which had been as involuntary as irresistible.

'I beg you to pardon my incivility,' she began at last, bringing out her words with a slow reluctance which was almost perceptible. 'Trouble does not tend to increase politeness.'

'That is indeed true,' agreed Mr Kleinwort, 'but you must remember, madame, other people also are troubled with your troubles.'

'What is the use of talking in that way,' interrupted Mr Forde. 'Do you suppose they care for any thing or person but themselves? Do you imagine if Mr Mortomley had the smallest consideration for us, he would be laid up at such a time as this?'

'Do you think he is not really ill, then?' inquired Mrs Mortomley.

'I neither know nor care what he is,' was the answer. 'It is enough for us to be told we cannot see him,—and he will find it more than enough for him,—and you can tell him with my compliments that I say so.'

'Yes, bankruptcy is not all pleasure,' remarked Mr Kleinwort with a solemn shake of his round head.

'At least it must be freedom,' suggested Dolly.

'You think so?' said Mr Forde with a nasty laugh. 'They'll know more about that in six months' time. Eh! Kleinwort?'

'Most like,' agreed the German. 'No, madame, a man had better by much be dead than bankrupt. I, Kleinwort, tell you no lie. You do not understand; how should you? Mr Mortomley does not understand neither; how should he? You talk to him. You say, it is best we should use our two brains to avoid so great disgrace; you think over all the good friends who you own; you see what money can be found. That will be better than bankruptcy; that word so ugly, bankruptcy—bad—bad.'

'Let us go into the works, Kleinwort,' suggested Mr Forde at this juncture, and he walked out into the garden followed by his friend.

'I will fetch the key,' said Mrs Mortomley, and having done so, she would have given it to them, but Mr Forde asked,

'Is there no person who can go with us?'

'I—I will go with you myself,' she hesitated, not liking to confess Rupert was not about the grounds, which fact she had learned during her absence from the room; 'I thought perhaps you wished to be alone.'

Up the laurel walk they paced, Mr Kleinwort going into ecstasies over the flowers; Mr Forde muttering, 'Pretty penny it must cost to keep up this place;' while the scent of heliotrope and late mignonette pervading the air, made Dolly feel faint and sick as did the very peace and beauty of the scene.

'Where are all the men?' asked Mr Forde, as he beheld the deserted buildings.

'They have gone for the evening,' Mrs Mortomley answered. 'Excepting at very busy times, they never work later than half-past five.'

'Nice management!' commented Mr Forde.

'I believe that is the usual hour in most factories,' she ventured.

He did not contradict her, but contented himself with shaking his head as though he would imply that it was useless further to comment on the bad management of Homewood, and walked about the premises, peering into this vat and that cask, as if he expected to come suddenly upon a mine of silver, or a heap of gold dust.

Anything funnier to an uninterested spectator than Mr Forde looking about the colour works, to see what Mortomley had done with his money, could not possibly be conceived; but, then, there chanced to be no uninterested spectator,—not even Messrs Lang and Hankins, who happened to be making up some goods accounts in a little sentry-box of an office that stood near the outer gates.

'Who are they?' asked Hankins of his companion, who, while thrusting his arms into his coat which he had thrown off for greater convenience during his arithmetical calculations, answered,

'One of them, the biggest, is Forde. Let me get away before they see us! he asks as many questions as an Old Bailey lawyer and about as civilly, and I am afraid his being here means no good to our governor!'

'Oh! that's the chap, is it?' replied Mr Hankins. 'Well, he may ask me as many questions as he likes;' and as one who smelleth the battle afar off, Mr Hankins stepped out of his sentry-box, and walked in a *débonnaire* manner across the yard to meet the visitors.

'Who was that went out just now?' inquired Mr Forde.

'Our manager, sir.'

'Fetch him back. I want him.'

Mr Hankins went rapidly enough to the outer gate, and passed into the road, where he saw Lang turning a not remote corner.

Hearing the gate slam, Lang looked round and would have paused, but Hankins made him a sign to proceed. Then Hankins, having hurried to the corner, took up a position which commanded a good view of his friend's retreating figure; and it was only when Lang was out of sight that he retraced his steps to the door where, as he expected, Mr Forde was waiting for him.

'I couldn't overtake him, sir,' he said, panting a little as if he had made mighty efforts to do so.

'Humph!' exclaimed Mr Forde; 'I'll be bound I could have overtaken him.'

'I don't think you could, sir.'

'And who asked you to think, pray?' inquired Mr Forde.

'No one, sir. I beg your pardon; I won't do it again.'

Mr Forde looked at the man to see if he was making game of him, but there was not a suspicion of a smile on Mr Hankins' self-sufficient face.

'And who are you, sir?' inquired Mr Forde, in a tone of a man who meant, 'Now don't try to trifle with me or it will be the worse for you.'

'Oh! I am foreman here,' answered Mr Hankins.

When he repeated this conversation afterwards, which he did many and many a time to admiring and appreciative audiences, he stated that when Mr Forde began to 'sir' him, he said to himself, 'If you are going to get up it's time I got down, as the Irishman said when his pony got his foot in the stirrup.'

'This seems a remarkably well-conducted business,' observed Mr Forde with a sneer.

'Well, I don't think it is what it once was,' admitted Mr Hankins with a touching modesty. 'We do what we can, but since the governor's health has taken to failing, I am free to confess our colours ain't what they used to be.'

And Mr Hankins picked up a leaf and began to chew the stalk in a manner calculated to inspire confidence in his companion's bosom.

'Your colours are not what they used to be then?' remarked Mr Forde, imagining he was leading the man on.

'No, they ain't, sir. Not a day passes but we have a complaint or returns or a deuce of a row about the change in quality. And things were never like that when the governor was at his best. Ay, it was a bad day for Homewood when he quitted his old connection and took up with new people.'

Now Mr Forde believed this remark referred to Mr Mortomley's new customers, and Mr Kleinwort having by this time approached the pair, drew by a look his attention to the conversation.

'You don't think the new people so good as the old, then,' he said, italicizing the observation for Mr Kleinwort's benefit with a wink.

'I can't say for the people,' answered Mr Hankins. 'It's the goods I'm speaking about. We never used to have our materials from any but tip-top houses, Marshalls, Humphries, and the like, but of late the governor has dealt at some place in Thames Street, and of all the rot that ever I saw theirs is the worst. I have often told the governor he ought not to ask any man to take in the rubbish, but somehow or another he ain't what he used to be, and there is no use in talking sense to him.'

With a very red face Mr Forde turned and walked through the factory all by himself, while Kleinwort, who enjoyed and appreciated the position as only a foreigner could, continued to discourse with Mr Hankins, asking him about the value of the stock, the cost of the plant, whether the trade could not be extended almost indefinitely, whether he was aware of the nature of Mr Mortomley's illness, and so forth, until Mr Forde, who soon grew weary of his fruitless search after the concealed treasure, shouted in his most strident tones,

'What is the good of talking to that fool, Kleinwort? Let us be getting back again.'

And he strode through the postern door into the laurel walk without waiting for Mrs Mortomley, who stood leaning against a desk in the office as they passed through.

'I will follow you in a moment,' she said to Mr Kleinwort, who, all smiles and politeness, made way hat in hand for her to precede him; then, as the foreigner passed out through one of the arches into the pleasant, peaceful-looking garden, she turned to Hankins, and saying, 'Get me some water—quick,' fell back in a faint so suddenly that the man had barely time to prevent her dropping to the floor.

'By jingo, she's as light as a feather!' exclaimed Mr Hankins, and the remark as he uttered it almost attained the dignity of an affidavit.

As it happened there stood on the desk a water-bath used for copying letters. The contents of this sprinkled not too carefully over Dolly, brought her back to consciousness more rapidly than might have been expected, but she could not stand alone for a minute or so, during which time she supported herself by clinging to the office stool.

'Are you better, ma'am?' asked Hankins anxiously. He had beheld his own wife, when he or worldly affairs did not do according to her mind, taken with a 'turn,' but he had never seen a woman's face look like Mrs Mortomley's before, 'Yes, yes, thank you, I am well,' she said. 'And if you believe me,' continued Mr Hankins, addressing a select assemblage of his mates, 'she walked straight out of that office and across the court like a man blind, it is true, but still straight with a sort of run, and shut the door after her, and locked it; and that a woman, who looked like a corpse, and was as near being one as she'll ever be, till she's laid in her coffin. I wish I had pitched it heavier into Forde. I would if I had 'ave known she was going to turn up in that way.'

Meantime, Mr Forde was back in the drawing-room pishing and pshawing at the furniture and effects, and Mr Kleinwort was walking about the lawn feeling, spite of his anxiety, almost a childish pleasure in treading the velvet turf, in looking at the flowers which were still blooming luxuriantly.

To him came Mrs Mortomley.

'Ah! dear madame,' he said, 'this thing must not be; such a place, such a plant, such a business. You think and see what can be done to prevent so great misfortune. You have but to tell Bertram Kleinwort what to do, and he will strive his best to fulfil.'

It might have had its effect once, but Dolly, like her husband, was now too ill to temporize.

'This must end,' she said, 'for good or for evil; I say we can strive no more. We are tired—so tired of pouring water into a sieve.'

'You will not like bankruptcy,' he answered.

'We must take our chance,' she said, and then they re-entered the house.

'Had not we better see those men,' asked Mr Forde of his friend.

'Well, yes,' agreed Mr Kleinwort.

'Shall I tell them to come to you,' asked Mrs Mortomley, but Mr Forde put her aside.

'I will go and find them myself,' he answered, evidently under the impression they were apocryphal creatures conjured up for the occasion.

Mrs Mortomley sat down again. For five minutes—five blessed minutes she imagined Messrs Forde and Kleinwort were going to pay out the men, and rid Homewood of their presence.

Then romance gave way to reality, and she heard Mr Kleinwort ask,

'Well, what is your say now?'

'Stop,' answered Mr Forde, drawing on his gloves

'You say that?'

'Yes, but,' turning to Mrs Mortomley, 'your lawyer must not take the order out; ours shall. There is no objection, I suppose?'

'I suppose not,' she answered.

'If you leave the matter with us, we will not oppose,' he observed.

'That will be a great relief to my husband,' she said. 'He did not think any one else would.'

'Well, well, we shall not, I am sure,' was the unlooked-for reply. 'You shall hear from me to-morrow.'

'Thank you,' was Dolly's humble answer.

'Good day. I hope we shall all have better times hereafter,' and he held out his hand.

'Good day, madame,' added Kleinwort, dropping a little behind. 'Your dear husband must make health, and you, madame, I shall trust, ere long time, to see red and not white. You must not mind Forde,' he said, almost in a whisper. 'He is rough, he is, that is why I comed; but good—so good when you get under his crust.'

Mrs Mortomley put her cold hand in Kleinwort's as she had put it into that of Forde, and said good-bye to the one man as she had said it to the other, with a wintry smile.

So they parted. Never—for ever did she see either of the two again.

Meantime, they drove back to London together in silence—silence broken only once.

'What are you doing, Kleinwort; why don't you speak?' asked Mr Forde.

'I am thinking—thinking, my friend,' was the reply.

'Then I wish to Heaven you would not think,' said the unfortunate manager. 'It is deucedly unpleasant, you know.'

'You are so what you call droll,' observed Mr Kleinwort with cheerful calmness.

An Englishman must be artificially iced before he can ever hope to attain to a foreigner's degree of coolness.

CHAPTER XVI.

KLEINWORT AND CO. IN CONSULTATION.

Drowning men catch at straws. It is not the fault of the straws that they fail to save, and assuredly it is not the fault of the drowning men that they carry the straws to destruction with them.

The General Chemical Company on that Friday evening when Mr Kleinwort was asked to bring his persuasive powers to bear on the recusant family at Homewood, chanced to be in precisely the state of a drowning man making frantic clutches at safety, and Mr Forde's worst enemy might have pitied him had he understood all Mr Mortomley's 'going' meant to the manager of St Vedast Wharf.

He had driven out to Homewood vowing that Mortomley, willing or unwilling, should not stop, and it was only when he found affairs had passed beyond his control, that he began to think whether there was no way out of the difficulty.

Like an inspiration the idea of keeping the whole thing quiet, of hoodwinking his directors, and of holding the ball still at his feet, occurred to him.

He had to do with fools, and he humoured them according to their folly, and indeed the notion of suggesting the substitution of the Company's solicitor for the solicitor of Mr Mortomley amounted almost to a stroke of genius.

To Kleinwort there was a certain humour in the idea of first gibbeting a man as a rogue, and then treating him as a simpleton. It was a feat the German performed mentally every day, but then he kept the affair secret between himself and his brains. He did not possess the frankness of that 'so droll Forde,' and the tactics of his friend tickled him extremely.

And yet, truth to say, Mrs Mortomley was not so supreme an idiot as the autocrat of St Vedast's Wharf imagined.

She had her misgivings, which Rupert pooh-poohed, declaring that peace was well purchased at so small a price, and that for such a purpose one lawyer was quite as good as another.

'Still, I should like to speak to Archie's solicitor about it,' she persisted.

'That is what you cannot do, for he is out of town,' answered the young man; 'and very fortunate that he is, for if you went to him and he went to Forde there would only be another row, and the whole affair perhaps knocked on the head again.'

'I thought no one could prevent Archie petitioning,' she remarked.

'Neither can any one,' was the reply; 'but it might be made confoundedly unpleasant for him after he had petitioned.'

Which all sounded very well, and was possibly very true, but it failed to satisfy Dolly.

Sleep had not for many a long month previously been a constant visitor at Homewood, and whenever Mrs Mortomley awoke, which she did twenty times through that night, the vexed question of Mr Benning's interposition recurred to her.

Look at it in whatever light she would, her mind misgave her. If it made no difference in the end, if it were no advantage to the Chemical Company, she could not understand the object of so strange a proposal. Rupert had indeed explained the matter by saying, 'Forde wanted the thing kept quiet;' but then why should the thing be kept quiet. In whose interests and for whose benefit was it that such secrecy had to be maintained. Pestered as her husband had been with demands for money, with writs, and with sheriff's officers and their men, it seemed to Mrs Mortomley that all the world must already be acquainted with the position of their affairs.

'What can the object be they have in view?' she asked over and over again whilst she lay thinking—thinking through the long dark hours. 'How I wish Mr Leigh were in town?' And then all at once she bethought her that within a walk of Homewood there resided a gentleman with whose family she had some slight acquaintance, and who chanced himself to be a solicitor.

This fact had been stamped on Dolly's mind by hearing of the unearthly hours at which even in the dead of winter he was in the habit of breakfasting, so as to admit of his reaching his offices, situated somewhere at the west, by nine o'clock.

I will ask him, and be guided by his reply,' she decided, and accordingly she rose at cock-crow and, dressing herself in all haste, went across the fields, along the lanes to that sweet residence the lawyer prized so much, and of which he saw so little.

She met him at his own gate, and asked permission to walk a little way with him towards the station. 'She wanted to ask only one question,' she said, 'but it was necessary to preface that by a little explanation.'

In as few words as sufficed for the purpose—and Heaven knows very few suffice to tell a man is ruined—Mrs Mortomley laid the state of the case before her acquaintance.

'Will it make any difference to my husband if Mr Benning applies to the Bankruptcy Court instead of Mr Leigh?' she finished by inquiring.

'None whatever,' was the unhesitating reply.

'You are certain?' she persisted.

'Yes; I cannot see why it should alter his position or injure him in the slightest degree.'

'Does it not strike you as a very extraordinary proposition?'

'Well, yes,' he agreed, 'but no doubt it will be desirable for Mr Mortomley to raise no obstacle against their wishes. It is always advantageous for a man to have a large creditor on his side.'

'Mr Halling says they want to keep the affair quiet,' she went on. 'Why should they want that, and how should employing their own solicitor enable them to do it?'

'I can only conjecture,' was the answer, 'that they desire the extent of their own loss not to be made public, and by employing their own solicitor they will manage to keep the application out of the papers.'

'I am very, very much obliged to you,' she said as they shook hands.

'Not at all,' he replied. 'Command me at any time if I can be of service to you,' and they parted; but she had not retraced a dozen steps before he ran after her and said,

'I think, Mrs Mortomley, were I in your place I should see Mr Leigh whenever he returns to town.'

Which in all human probability Mrs Mortomley would have done without his recommendation. Nevertheless, the hint was kindly meant, as his previous opinion, spoken by an utterly honourable man, had been honestly given.

Upon the whole, however, I am not quite sure, seeing what one sees, whether honourable men and thoroughly conscientious lawyers are exactly the fittest people to help and counsel those who have reached the crisis of their lives.

Through the years to come, at all events, Dolly carried a certain agonized memory of that morning walk, and the consequences her adviser's words ensured to her and hers.

It was a fine September morning, the last fine morning that month held in the especial year to which I refer. Had she been able to shake an instinctive dread off her mind, she would, escaping for the hour from the sight of sickness and the haunting feeling of men in possession, have thoroughly enjoyed the calm landscape, the long stretches of country across which her eyes, wearied though they were with night watching, could roam freely. To right and to left lay the flat rich Essex lands on which cattle were browsing peacefully, whilst at no great distance were patches and pieces of woodland left still to tell Epping once was more than a near neighbour to all the hamlets that formerly nestled under its leafy shadows, and which are now becoming part and parcel of the Great Babylon itself. In the distance she beheld dark masses of foliage standing out darkly against the sky, showing that there the monarchs of the forest still held the axe and the lords of the soil at defiance, whilst ever and anon the light, rapid feet tripping along field-paths, bordered by grass still wet and heavy with dew, passed close by some stately park over which the silence and peace of riches seemed brooding.

But as matters stood, the fresh morning air and the silence and the peace conferred upon other people by the riches possessed by them brought little balm to Dolly.

She had been told there was but one course for her to pursue, and she had pursued it. She had been told it would lead to such comfort as was now an utter stranger at Homewood, but she did not feel satisfied on that point.

A woman's instincts are always keener than her reason, and by instinct Dolly vaguely comprehended there were dangers and difficulties ahead. Sunken rocks and treacherous sand-banks, of which the amateur pilots who advised the management of the business craft knew nothing.

And yet she felt any sacrifice which could rid the house of its late, and present, unwelcome guests would be worth making. In the centre of a great field she stood clasping her hands above her head and breathed a luxurious sigh of relief at the idea of having Homewood to herself and family once more.

'Without those dreadful creatures,' she said quite aloud, and then she gave her fancy wing and planned a course of papering, painting, and white-washing after their departure, as she might have done had fever or cholera taken up its abode for a time in the house.

Which was perhaps ungrateful in Mrs Mortomley, seeing the obnoxious visitors had tried to respect her feelings in every possible manner—kept themselves as much out of sight as possible—smoked their pipes so as to give the smallest amount of annoyance—offered such assistance as their physical and mental habits of laziness rendered available when Cook and Jane departed, and said to each other, they have never seen a 'house go on so regular under similar circumstances as Homewood, nor a lady who took it all so quiet as the mistress of that establishment.'

And this was true. No one connected with Homewood 'took it so quiet' as Mrs Mortomley.

I have a fancy that on those who turn the bravest and brightest face to misfortune, the evil presence leaves the most permanent marks of its passage. I think oftentimes while the face wreathes itself with smiles, the cruel footprints are impressing themselves on the heart.

Whether this be so or not, it is quite certain that although Dolly never once, never showed through all that weary campaign a sign of the white feather, the whole thing was to her as the single-drop torture.

It wore in upon her nature, it made a deep rugged channel through her soul. And she was powerless to act. When Mortomley consented at Mr Forde's bidding to 'go on' after he himself had decided to stop, when Dolly consented that Mr Benning should step into the shoes of their own solicitor, they virtually threw up their cards and gave the game to their adversaries.

Not less did Samson, when he confided to the keeping of a woman the secret of his strength, dream of the dungeon and the tormentors than did Mortomley and his wife, when they so blindly surrendered their future, dream of the misery and poverty in store.

And yet Dolly had a prevision that evil must ensue. Well, not even the gift of second-sight can avert a man's doom when the hour draws near, but it may help him to meet it bravely.

Mrs Mortomley herself often thought that vague dread and uneasiness which oppressed her when all things seemed going as they wished, prepared her in some sort for the future she was called upon to encounter.

Could she have been present at an interview which a couple of hours later took place in Mr Kleinwort's offices she would have faintly comprehended how he and his friends wished to liquidate Mortomley's estate.

They desired to get the whole matter into their own hands, and 'keep it quiet,' but when the pros and cons of how this could be managed came to be discussed, unforeseen difficulties arose at each stage of the conversation.

'You had better be trustee,' said Mr Forde, turning to Henry Werner, who for reasons best known to himself and Kleinwort and Co., had been requested to grace the interview.

'What the devil should I be trustee for?' asked that amiable individual. 'The man does not owe me sixpence.'

All the better for you,' was the reply, whereat all the rest of those present laughed. At such times laughter does go round, and it certainly was not unlike the sound of 'thorns crackling under a pot.'

'And all the better for us and those others, the rest of the creditors, because you must be so much disinterested,' added Kleinwort, in his caressing manner, laying a fat and insinuating hand on Mr Werner's shoulder.

Mr Werner shook it off as if it had been a toad.

'Don't be a fool, Kleinwort. You know I am not going to be trustee to any estate in which the General Chemical Company is interested. And if that Company had no interest in Mortomley, I still should refuse to take part in the matter. I have known Mrs Mortomley ever since her marriage, and I would have nothing to do with anything in which she is concerned directly or indirectly. Between her and my own wife, and you and the other creditors, I should lead a nice life. I thank you very much, but I do not see it at all.'

'That is all very fine,' remarked Mr Forde, 'considering it was through you I knew this Mortomley, and through him we are all let into this hole.'

'If you happen to have made a mistake about either statement,' observed Mr Werner, 'you can correct it in a few days. I am in no hurry.'

The manager opened his mouth to reply, but thinking better of the matter shut it again. Whilst Mr Benning, who had been surveying the trio with an expression of the most impartial distrust, said sharply,

'Come, gentlemen, defer the settlement of your differences to some more suitable opportunity. I cannot stay here all day whilst you discuss extraneous matters. Whom shall we propose for trustee?'

'Hadn't we better have Nelson?' suggested Mr Forde, with a quick glance at Mr Kleinwort.

'Who is Nelson?' asked Mr Werner.

'One of our clerks; don't you remember?' answered the manager deprecatingly.

'Hadn't you better recommend the nearest crossing-sweeper?' commented Mr Werner. 'He would do quite as well, and perhaps be considered far more respectable.'

'You come here, Forde. I know the very person. I want to tell you. Just not for more than one second;' and with that Mr Kleinwort, with an apologetic smile to his other visitors, drew Mr Forde out of the office, and whispered a considerable amount of diplomatic advice in his ear while they stood together on the landing.

'I cannot think it is a good thing for you to appear as Mortomley's solicitor in this, Benning,' said Mr Werner, when he and that gentleman were left alone.

'I do not see any way in which it can be a bad thing for me,' was the calm reply. 'Of course I shall keep myself safe.'

'I am sure you will do that so long as you are able,' argued Mr Werner. 'The question is, can you keep your employers safe?'

'I shall do the best in my power, of course, for Mr Mortomley,' answered Mr Benning.

'Because if there should be any bother about the matter hereafter,' continued Mr Werner, as coolly as if the lawyer had not spoken, 'it may be deuced awkward for the St Vedast Wharf folks—and—and—some other people.'

'I do not imagine there will be any bother,' said Mr Benning.

'There is no help for it if you allow Kleinwort to dictate to you.'

'I do not intend to allow him to dictate to me,' was the reply.

'It was such folly the pair starting off to Homewood yesterday evening and setting Mrs Mortomley's mane up at once.'

'I do not attach much importance to that, but still I am surprised at Kleinwort committing such a mistake; a man who thinks himself so confoundedly clever, too.'

'He is clever; he is the cleverest man I know,' commented Mr Werner.

'I dare say he is,' agreed Mr Benning; 'but you remember those who live longest see most of the game, and some one, I doubt not, will live to know how many trumps our little friend really holds.'

Mr Werner laughed—not pleasantly.

'You try to see the cards of all other men, Benning, but you do not show your own.'

'I have none to show,' was the reply. 'A man in my position cannot afford to play at pitch and toss with fortune. Great gains and great losses, great risks and great successes, I am forced to leave to—well, say Kleinwort. His name is as good as that of any other man with which to finish the sentence.'

'And yet to look at his office,' began Mr Werner.

Mr Benning had been in it a dozen times before, and knew every article it contained. Nevertheless, he apparently accepted his companion's remark as an invitation to have still another glance, and his eyes wandered slowly and thoughtfully over every object in the room.

When he had quite finished his scrutiny, he said,

'You are quite right. To look around his office, Mr Kleinwort ought never to have had a transaction with the General Chemical Company, and if I had any young client in whom I was interested, I should advise him never to have a transaction with Mr Kleinwort.'

'Indeed, you are mistaken,' remarked Mr Werner eagerly. 'I never meant to imply anything of the kind.'

'Oh! indeed,' replied the lawyer. 'Well, it does not signify, but I thought you did.'

'I never do attempt conversation with any one of these fellows but I have reason to repent it,' Mr Werner observed thoughtfully to himself, and there was a considerable amount of truth in the remark. Conversation in the City, if a man have anything to conceal, is about as safe and pleasant an exercise as walking through a field set with spring-guns.

Kleinwort's *pour-parler* kept him safe enough, skirting with pleasant phrases and apparently foolish devices round and about dangerous ground, but Werner did not chance to be quite so great a rogue as his friend, and he certainly regarded life and its successes much more seriously, though not more earnestly, than the man who was good enough to 'make use of England.'

Upon the whole Mr Werner felt relieved that before Mr Benning could take up his parable again the door opened, and Messrs Forde and Kleinwort reappeared, the latter exclaiming,

'We have got him now; the right man for the right place; Duncombe, you know Duncombe.'

'I cannot say that I do,' answered Mr Benning, while Henry Werner, with an impatient 'Pshaw,' turned on his heel, and walked to the window, against the panes of which a fine drizzling rain was beginning to beat.

'It seems to me, sir,' began Mr Forde irritably, 'that as you are unwilling to make any suggestion yourself, you might find some better employment than objecting to the suggestions of others.'

'That is enough,' was the reply. 'Manage the affair after your own lights, and see where they will ultimately land you.'

'Who is Duncombe?' inquired Mr Benning.

'A most respectable man; A 1, sir,' explained Mr Forde. 'The London representative of Fleck, Handley, and Company, whose works are at Oldbury, Staffordshire.'

'Oh!' said Mr Benning. He was beginning to recollect something about Fleck, Handley, and Co., and their London representative also.

'A large firm in a large way,' continued Mr Forde. 'They have extensive transactions with the G. C. C. Limited.'

'Which fact in itself is a proof of respectability and solvency,' added Werner with his bitter tongue.

'Ah! but they are not accountants,' commented Mr Benning, affecting unconsciousness of the sneer. 'And we must have an accountant, or we shall meet with no end of difficulty. The position of affairs, as I understand it, is this: Mr Mortomley is either unable to go on or else wishes to stop. The result is the same, let the cause be which it may. He wishes the affair kept quiet, or some of his creditors do. To effect this object he wishes me to act for him in the matter. Now, if I am to do so effectually, it is needful for us to have a trustee about whose *bona fides* there can be no question. It is not enough for us that a man is a very honest fellow or useful or expedient. We must have some one with a known name accustomed to this sort of work. It is perfect waste of time racking our brains to think which Dick or Tom or Harry will answer our purpose best. We can have no Dick or Tom or Harry. This is not a small affair, and the Court will require some responsible man to take the management of such an estate.

'There is no estate to manage,' interposed Mr Forde. 'The whole thing has been muddled away, or made away with.'

'If that be your real opinion, the whole thing had better go into bankruptcy at once,' said Mr Benning.

'No—no—no—no, not at all; by no means, no,' exclaimed Mr Kleinwort as the lawyer rose as if intending to depart. 'That must not be. I, Kleinwort, say no. Forde is rash—rash. He knows not what is good or best. He talks beyond the mark.'

'Come, Forde, reckon up your respectable acquaintances, and tell us the name of the blackest sheep you know amongst the accountant tribe,' suggested Mr Werner. 'Your experience has been large enough, Heaven knows.'

'Will you stop jeering or not?' asked Mr Forde. 'Considering Mr Mortomley is your bosom friend, I think the way you talk of this matter scarcely decent.'

'Nay,' answered Mr Werner, 'Mortomley has been your bosom friend it seems to me. Certainly, had he asked my advice a few years ago, we four would not have had the arrangement of his destiny to-day. And as for bosom friends,' he added in a lower tone, 'a business man has none, and no friends either for that matter. Such luxuries are not for us.'

'Do, for Heaven's sake, let us keep to the matter in hand,' exclaimed Mr Benning. 'Will you name an accountant or shall I?'

The manager looked at Mr Kleinwort, and then once again the German led his, so good friend, out of the room.

Mr Benning watched the pair till the door closed behind them, and then turning to Mr Werner, said,

'Will you allow me to ask you one question? How does it happen so astute a man as you has anything to do with St Vedast Wharf?'

'Trade, like poverty, makes one acquainted with strange bedfellows,' was the reply.

'That is very true; but why are you mixing yourself up with this man Mortomley?'

Mr Werner paused a moment before he answered, and a dull red streak appeared on each side his face, while he hesitated about his answer.

Then he looked his interlocutor straight in the eyes and said,

'Because I want to keep Forde at St Vedast Wharf for another twelvemonth.'

Mr Benning, between his teeth, gave vent to a low but most unlawyer-like whistle.

'That's it, is it,' he commented.

'That is it,' agreed Mr Werner.

'And Kleinwort ditto?' said the lawyer, inquiringly.

'So far as I know,' was the reply.

Then observed Mr Benning,

'I am infinitely obliged by your frankness. I could not see my way before, but I think I can discern daylight now.'

'It must be through a very dark tunnel then,' remarked Mr Werner bitterly.

'We must keep Mortomley's business moving.'

'That is what Kleinwort says, but I confess I do not see how it is to be done.'

'Where there is a will there is always a way,' was the calm rejoinder. 'Well, gentlemen,' he added, as Mr Kleinwort returned leading his friend with him. 'Have you found a suitable man; because if not, I must.'

'Yes, yes,' answered Kleinwort irritably, for he and Mr Forde had been arguing a little hotly over the trustee question. Do you happen to know one very good man, one true dear Christian who makes long prayers, and has snow hair hanging loose, and wears a white neckhandkerchief so pure and faultless—'

'What is his name?' interrupted Mr Benning.

'Asherill,' answered Mr Forde.

'You mean the old humbug in Salisbury House, I suppose,' commented Mr Benning, after a moment's pause. 'Well, I don't know but that he might serve our purpose as well as any one if he will undertake the business. But you know, in spite of its sheep's clothing, what a cunning old wolf it is. He understands it behoves him to be careful, and he is. Give him a straightforward case, however small, and he is satisfied.

'He will strip the debtor clean as a whistle, and then sympathize with the creditors over the depravity of debtors in general, and that especial sinner of a debtor in particular. But take any estate to him, no matter how large, the liquidation of which *may* subsequently be called in question, and he says, even while his mouth is watering for the *bonne bouche*,

'"No, no, thank you, my dear kind friend, very much, but I have my prejudices, foolish no doubt, but insurmountable. Other men have not those prejudices, and will do your work better—far better. Thank you so very, very much. Good-bye. God bless you."'

It was not in Kleinwort—who always loved hearing one Englishman ridicule or anathematize another—to refrain from laughing at the foregoing sentence, which the lawyer delivered with a solemn pomposity Mr Asherill himself might have envied, and even Mr Werner smiled at the imitation. But Mr Forde, who could never see a joke unless he chanced to be easy in his mind, which of late was an event of infrequent occurrence, looked upon Kleinwort's merriment as unseemly, and telling him not to be an ass, took up the broken thread of conversation by remarking,

'I do not think Asherill will make any objection in this case, In the first place there is nothing doubtful about the transaction, and in the second place Mr Samuel Witney, who is—in religion—a friend of his, and who has often done him a good turn, happens to be one of our directors.'

'I should not feel inclined to place much dependence on either fact,' said Mr Benning. 'But as I suppose you understand your own business—let us try Asherill. I have to attend a meeting of creditors, and shall not be able to see him to-day; but you,' turning to Messrs Kleinwort and Werner, 'had better do so, and take a note from me at the same time.'

'I have got my own business to attend to,' remarked Mr Werner.

'And so have I in most good truth,' echoed Kleinwort piteously.

'Well, attend to your own and Mortomley's also for to-day. After that I promise you shall be troubled no more about Mortomley or his estate.' So spoke Mr Benning, and his words recommended themselves to Henry Werner.

'On that understanding,' he said, 'I will do what you wish.'

'I must stay here till twelve,' pleaded Kleinwort. 'After that, any time, anywhere.'

'I will be here at quarter past twelve;' and having made this appointment, Mr Werner bade good morning to the lawyer and the manager, and ran down the stone stairs leading from Kleinwort's office as if the plague had been after him.

'There is nothing more to say, I suppose,' nervously suggested Mr Forde as the lawyer buttoned up his coat, and requested the loan of an umbrella.

'We are going to have a nasty day,' he remarked. 'I will send the umbrella back directly I get to my place. No. I don't think there is anything more to say. I understand the position, and hope everything may go on satisfactorily.'

Mr Forde buttoned up his coat, walked to the window, looked out at the sky, which was by this time leaden, and at the rain, which had begun to come down in good earnest. Then he grasped his umbrella, and after saying, 'I shall wait at the wharf till I see you, Kleinwort,' heaved a weary sigh and departed likewise.

'My dear, dear friend, how I should like to keep you waiting there for me, for ever,' soliloquized Kleinwort, in his native tongue, which was a very cruel speech, inasmuch as if Mr Forde had any strong belief, it was a faith in Kleinwort's personal attachment to himself.

In moments of confidence indeed he had told those far-seeing friends whose confidence in the German was of that description which objects to trust a man out of its sight, 'I dare say he is a little thief, but I am quite sure of one thing; he may swindle other people, but he will never let in ME.' A touching proof of the simplicity some persons are able to retain in spite of their knowledge of the wickedness of their fellow-creatures. Faith is perhaps the worst commodity with which to set up in business in the City, since it is so seldom justified by works.

When Mr Werner returned to keep his appointment he found Mr Kleinwort, his coat off, a huge cigar in his mouth, busily engaged in writing letters.

'Just one, two minutes,' he said, 'then I am yours to command. Sit down.'

'No; thank you. I will wait for you outside. I wonder what you think I am made of if you expect me to breathe in this atmosphere.'

And he walked on to the landing, where Kleinwort soon joined him.

'I must have some brandy,' remarked that gentleman. 'I am worn out, exhausted, faint. Look at me,' and he held up his hands, which were shaking, and pointed to his cheeks, which were livid.

Mr Werner did look at him, though with little apparent pleasure in the operation.

'Have what you want, then,' he said. 'Can't you get it there?' and he pointed to a place on the opposite side of the street where bottles were ranged conspicuously against the window-glass.

'There! My good Werner, of what are your thoughts made? The spirits there sold are so bad no water was never no worse.'

'I should not have thought you a judge of the quality of any water except soda-water,' answered Werner grimly.

'Ah!' was the reply; 'but you are English. You have inherited nothing good, imaginative, poetic, from your father's fatherland.'

'If by that you mean I have no knowledge of the quality of every tap in the metropolis, you are right, and, what is more, I do not want to have anything to do with poetry or imagination if either assumes that particular development.'

'We put all those things on one side for an instant,' suggested Kleinwort, making a sudden dive into a tavern which occupied a non-conspicuous position in an alley through which they were passing, leaving Werner standing on the pavement wet as a brook from the torrents of rain that were at last coming down as if a second deluge had commenced.

When Kleinwort reappeared, which he did almost immediately, his cheeks had resumed their natural hue, and the hand which grasped his umbrella was steady enough.

'If I drank as much as you,' commented Mr Werner, 'I should go mad.'

'And if I drank as you so little I should go mad,' was the answer. 'You have got in your lovely English some vulgar saying about meat and poison.'

'Yes, and you will have something which is called *delirium tremens* one of these days if you do not mind what you are about.'

'Shall I? No, I think not. When the engine has not need to work no longer, it will be that I lower the steam. Some day, some blessed day, I shall return to mine own land to there take mine ease.'

'I wish to God you had never left it,' muttered Henry Werner, and it was after the exchange of these amenities that the pair ascended to the offices of Asherill and Swanland, Salisbury House.

CHAPTER XVII.

MR DEAN AND HIS FUTURE RELATIVES.

It was quite dark by the time Mr Swanland's clerks reached Homewood on the rainy Saturday in question.

In the first place they lost their train by about half a minute, which was not of much consequence as another started in less than half an hour afterwards, but Mr Bailey chose to lose his temper, and exchanged some pleasant words first with a porter who shut the door in his face, and afterwards with a burly policeman big enough to have carried the little clerk off in his arms like a baby.

The young gentlemen, engaged at a few shillings a week to perform liquidation drudgery in Messrs Asherill and Swanland's offices, were so accustomed to regard the members of their firm as autocrats that they affected the airs of autocrats themselves when out of the presence chamber, and were consequently indignant if the outer world, happily ignorant of the nature of accountants, treated them as if they were very ordinary mortals indeed.

Having nothing to do for half an hour save kick their heels in that dingy, dirty, fusty, comfortless hall which the Great Eastern Railway Company generously offers for the use of the travellers on its line who repair to London Street, Mr Bailey improved the occasion by delivering a series of orations on the folly of that old sinner Asherill, who detained them talking humbug till they lost the train, and having eased his feelings so far, he next proceeded to relieve them further by anathematizing Mortomley, who chose Saturday of all days in the week, and that Saturday of all Saturdays in the year, to take up his residence in Queer Street.

'I won't stand it,' finished Mr Bailey, while his eyes wandered over that cheerful expanse of country which greets the traveller who journeys by train from London to Stratford, as he nears the latter station. 'I'll give them notice on Monday. They could not get on without me. I'd like to know where they could possibly find a man able to work as I can who would put up with such treatment. On Monday I will give them a piece of my mind they won't relish as much as they will their cut of roast beef to-morrow.'

Which was all very well, but as Mr Bailey had been in the habit of making the same statement about once a fortnight upon an average, since liquidation came into fashion, his companion attached less importance to it than might otherwise have been the case.

'What a day it has turned out!' was all the comment he made.

'Yes, and they are at home safe and snug before this, or on their way to it. Well, it is of no use talking.'

'I wonder if we shall have far to walk,' said the junior, whose name was Merle.

'Miles no doubt,' answered Mr Bailey, 'and get drenched to the skin. But what do they care! We are not flesh and blood to them. We are only pounds shillings and pence.'

Which was indeed a very true remark, although it emanated from Mr Bailey. Had he been aware how exactly his words defined his employers' feelings, he would not perhaps have been so ready to give utterance to them.

As matters stood, he grumbled on until they were turned out in the drenching rain to get from Leytonstone Station to Whip's Cross as best they could. Green Grove Lane was still leafy, and flowers bloomed gaily in the railway gardens, and Leytonstone church stood in its graveyard a picturesque object in the landscape, and there was a great peace about that quiet country station with its level crossing and air of utter repose which might have been pleasant to some people.

But it did not prove agreeable to Mr Bailey. A soaking rain. An indefinite goal. An unknown amount of work to be got through!

Very comprehensively and concisely Mr Bailey read a short commination service over Mr Mortomley and his affairs, whilst he and Merle stood on the down platform waiting the departure of the train ere crossing the line.

He had got his directions from the station master, and they did not agree with those issued at head-quarters.

'He should have gone to Snaresbrook. That was the nearest point, but, however, he could not miss his way. It was straight as an arrow after he got to the "Green Man," still keeping main road to the left.'

Which instructions he followed so implicitly that the pair found themselves finally at Leyton Green.

From thence they had to make their way back into the Newmarket Road, and as that way lay along darksome lanes under the shade of arching trees, through patches of Epping Forest, while all the time the rain continued to pour down, steadily and determinedly, it may be imagined how much Mr Bailey was enamoured of Mortomley and his estate by the time the two clerks reached Homewood.

But once within the portals of that place, circumstances put on a more cheerful aspect. A bright fire blazed in the old-fashioned hall, glimpses were caught of well-lighted and comfortably-furnished rooms. Rupert, with a rare civility, addressed them with a polite hope that they were not very wet, and Mrs Mortomley, after reading Mr Swanland's note, sent to inquire if they would not like some tea.

With which, Mr Bailey having readily responded in the affirmative, they were provided presently. Rupert in the meantime having recommended half a glass of brandy, which Merle gulped down thankfully, and Mr Bailey sipped sullenly, angry a whole one had not been advised.

When the dining-room door was shut, and the pair had made an onslaught on the cold fowl and ham sent in with tea for their delectation, Merle remarked,

'What a stunning place, ain't it!'

'Ay, it is a snug crib enough,' replied the other, who had already beheld wreck and ruin wrought in much finer abodes.

'They don't seem a bad sort,' observed Merle, who, being young to the business, still thought a bankrupt might be a gentleman, and who moreover was not a tip-top swell like Bailey, whose father rented a house at fifty pounds a year, and only let off the first floor in order to make the two obstinate ends meet.

'What do you mean?' inquired Bailey.

'Why, asking us to have tea and all that,' was the innocent answer.

'Pooh!' replied his companion. 'Why, it is all over now. They don't know it, but the whole place belongs to us, I mean to our governors. The tea is ours, and the bread and butter and the ham, and not this fowl alone, but every hen and chicken on the premises. Hand me over the loaf, I am as hungry as a hunter.'

Had little Mrs Mortomley understood matters at that moment as she understood them afterwards, she would, hospitable as was her disposition, have turned those two nice young clerks out into the weather, and told them to make up their accounts in the Works or Thames Street, as they should never enter the house at Homewood so long as she remained in it.

But she did not understand, and accordingly after tea the making out of the liabilities proceeded under Rupert's superintendence, Mrs Mortomley's presence being occasionally required when any question connected with her own department had to be answered.

'I do not see why these debts should be put down,' said Dolly at last. 'Of course, all household liabilities I shall defray out of my own money.'

'No, you won't,' replied Rupert brusquely. 'You will want every penny of your money for yourself, or I am much mistaken.'

At length Mr Bailey bethought him of asking Rupert about the return trains, and finding that the last was due in three quarters of an hour, stated that as it seemed impossible the work could be finished then, he and Merle would be down at about eight o'clock on Monday morning.

Having given which promise he went out into the night, followed by his junior, and Homewood was shortly after shut up and every member of the household, tired out with the events of the day, went early to bed, and woke the next morning with a sense of rest and ease as strange as it proved transitory.

In the afternoon Mr Dean called and asked specially for Mrs Mortomley, and when Dolly went down to him, she found that he wished to tell her in his own formal way that the idea of Miss Halling, his promised wife, the future mistress of Elm Park, remaining in a house where bailiffs were unhappily located, had troubled and was troubling him exceedingly. Of course, he felt every sympathy for Mrs Mortomley in her sad position, and for Mr Mortomley in his present unfortunate circumstances, but—

'In a word,' broke in Dolly, 'you want Antonia to leave Homewood and go to your sister. That is it, is it not, Mr Dean? Of course I can make no objection, and when affairs are arranged here she can return to be married from her uncle's house.'

For a moment Mr Dean was touched. He saw Dolly believed matters would be so arranged that Homewood should still belong to Mortomley, and that she offered hospitality to a woman she cordially disliked on this supposition. And he thought it rather nice of the little woman, whose face he could not avoid noticing was very white and pinched, though she carried the trouble lightly, and, in his opinion, with almost unbecoming indifference. But Mr Dean quickly recovered his balance. These people were paupers. Great heavens! literally paupers, except for the few thousands left of Mrs Mortomley's fortune. They might ask him to lend them money. Presuming upon their relationship to Miss Halling, they might even expect to be asked to stay at his house—at Elm Park—a gentleman's mansion, across the threshold of which no bankrupt's foot had ever passed. At the bare idea of such complications, Mr Dean turned hot and cold alternately.

He had done much for these Mortomley people already. He had broke the news of the impending catastrophe to Mr Forde, and after that act of weakness what might they not expect in the future!

When Mr Dean thought of this he felt horrified at the possible consequences resulting from his extraordinary amiability. Indeed, he felt so horrified that dismay for a minute or two tied his tongue, and it was Dolly who at last broke the silence. Leaning back in an easy-chair, her thin white hands clasped together, her eyes too large and bright, but still looking happy and restful, she said, 'I should like very much, Mr Dean, to know where your thoughts are wandering?'

Mr Dean, thus aroused, answered with a diplomatic truthfulness which afterwards amazed himself.

'I was thinking of you and Mr Mortomley, and Miss Halling and myself.'

'Yes?' Dolly said inquiringly. There had been a time when she would have remarked all four were interesting subjects, but on that especial Sunday she was a different woman from the Mrs Mortomley of Mr Dean's earlier recollection.

'To a lady possessed of your powers of observation,' began Mr Dean, 'I need scarcely remark that difficulties might arise were Miss Halling to take up even a temporary abode with my sister, and therefore—'

'I comprehend what you mean, and I know why you hesitate,' said Mrs Mortomley, as her visitor paused and cast about how to finish his sentence, 'but I really do not see what can be done. I am afraid,' she added, with a pucker of her forehead, which had latterly grown habitual when she was troubled or perplexed, 'Antonia would not like my Aunt Celia. My aunt is goodness itself, but a very little eccentric. Still, if she understood the position—'

'I hope you do not think me capable of adding to your anxiety at such a time as this,' interposed Mr Dean pompously.

All unconsciously Mrs Mortomley had managed to offend his dignity as she had never offended it before when she suggested the idea of quartering the future mistress of Elm Park on a spinster living upon an extremely limited income in some remote wilds.

'I should not for a moment entertain the idea of asking any of your relations or friends to receive the lady whom I hope soon to call my wife. I have anxiously considered the whole matter, and after mature deliberation have arrived at the conclusion that Mr Rupert Halling is the only relative with whom Miss Halling can now with propriety reside until she gives me the right to take her to Elm Park.'

'You propose then that Rupert shall leave Homewood also,' said Mrs Mortomley. She wore a shawl thrown over her shoulders, for the rain had made her feel chilly, and Mr Dean did not notice that under it she clasped both hands tightly across her heart as she spoke.

'With that view,' he answered, 'I took suitable apartments yesterday in the immediate vicinity of his studio.'

'I did not know he had a studio,' she remarked.

'With commendable prudence and foresight he secured one a couple of months back in the neighbourhood of the Regent's Park.'

'And it was there I suppose he painted that picture he sold for twenty pounds.'

'Twenty guineas,' amended Mr Dean. 'A friend of mine did pay him that very handsome amount for a sketch of a little girl which the purchaser imagined bore some resemblance to a deceased daughter of his own.'

'His model being Lenore, doubtless.'

'I should say most probably.'

Dolly did not answer. She sat for a minute or two looking out at the leaves littering the lawn, at the sodden earth, at the late blooming flowers beaten almost into the earth by reason of the violence of the rain—then she said,

'And so they, Antonia and Rupert, go to those lodgings you spoke of?'

'Yes, on Tuesday next, if Miss Halling can complete her preparations in the time.'

'Rats leave a sinking ship,' murmured Mrs Mortomley tc herself.

'I beg your pardon,' observed Mr Dean, not catching the drift of her pleasant sentence.

'I said,' explained Dolly, speaking very slowly and distinctly, 'that rats leave a sinking ship. So the story goes at all events, and I, for one, see no reason to doubt its truthfulness. If you think of it, what more natural than that they should go. They are detestable creatures in prosperity. Why should they alter their natures in adversity?'

'I am very stupid, I fear,' said Mr Dean; 'but I confess I fail to see the drift of your remark.'

'I can make it plain enough,' she retorted. 'Here are a man and a woman who must have starved unless we or you had provided them with the necessaries of life. It was not very pleasant for me to have Antonia Halling here, but she has had the best we could give her; and never a cross look or grudging word to mar her enjoyment of the good things of this life—things she prizes very highly.

'As for Rupert, he has been treated by my husband as a brother or a son. We made no difference between them and Lenore, except that I have denied my child what she wanted sometimes, and they have never been denied.

'And the end of it all is that when my husband's affairs go wrong, they leave us, and allow a stranger to break the tidings. That is why I call them rats, Mr Dean—your *fiancée* and her brother. I am sure heaven made Antonia Halling a helpmate—meet for you—for she is as selfish, as worldly, as calculating, and as cold as even Mr Dean, of Elm Park.'

Having finished which explicit speech, Dolly rose and gathered her shawl more closely about her figure, bowed, and would have left the room had Mr Dean not hindered her departure.

'Mrs Mortomley,' he said, 'I can make allowances for a lady placed as you are; but I beg leave to say you are utterly mistaken in your estimate of me.'

'I am not mistaken,' she replied. 'I understand you better than you understand yourself. Do you think I cannot see to the bottom of so shallow a stream? Do you imagine for a moment I fail to understand, that last Thursday night you turned the question over and over in your mind as to whether you could give up Antonia Halling when I made you understand the position of her uncle's affairs? You have decided, and rightly, you cannot give her up. No jury would hold the non-success of a relation a sufficient reason for jilting a woman. And I really believe Antonia is so thoroughly alive to her own interests that she would take the matter into court. Good-bye, Mr Dean. You and your future wife are a representative couple.'

'What an awful woman,' said Mr Dean, addressing himself after her departure. 'I declare,' he added, speaking to Rupert, who immediately after entered the room, 'I would not marry Mrs Mortomley if she had twenty thousand a year.'

'How rare it is to find two people so unanimous in opinion,' remarked Rupert with a sneer. He did not like Mr Dean at the best of times, and at that moment he had a grudge against him, because he knew it was Mr Dean who must have told Mr Forde about that twenty guineas for a sketch of the small Lenore. 'I am sure poor mistaken Dolly would not marry you if you settled fifty thousand per annum on her. But what has she been saying to cause such vehement expression of opinion?'

'She says you and your sister are rats; that you have eaten of the best in the ship, and leave it now it is sinking.'

'Upon my honour I am afraid Mrs Mortomley is right,' was the reply. 'Hers is a view of the question which did not strike me before; but it is not open to dispute. Still what would the dear little soul have one do? Stay with the vessel till it disappears? If she speak the word, I for one am willing to do so.'

'I hoped to hear common sense from one member of this household at all events,' was Mr Deane's reply, uttered loftily and contemptuously.

'So you would from me if I were not in love with my aunt,' Rupert answered tranquilly. 'More or less, less sometimes than more, I have always been in love with Dolly. She is not pretty, except occasionally, and she can be very disagreeable; and she is some years older than myself; and she is an adept at spending money; and upon the whole she is not what the world considers a desirable wife for a struggling man. But she has—to use a very vulgar expression—pluck, and by Jove if I live to be a hundred, I shall never see a woman I admire so thoroughly as my uncle's wife. But this is sentimental,' Mr Halling proceeded. 'And I stifle it at the command of common sense. On Tuesday I leave Homewood for those desirable apartments in which you wish me to play propriety to the future lady of The Elms.'

Through the rain Mr Dean drove away foaming with rage. Could he have lived his time over again, no Miss Halling would ever have been asked to grace his abode. No young person, with a vagabond brother in a velvet suit, should ever have been mistress of The Elms.

But Mrs Mortomley had put the case in a nutshell. He must marry Antonia, though Mortomley were bankrupt ten thousand times over.

And Antonia knew it, and under the roof which had sheltered her for so many a long night, she returned thanks for the fact to whatever deity she actually worshipped.

It is not for me to state what god hers chanced to be, but certainly it was not that One of whom Christians speak reverently.

CHAPTER XVIII.

PREVISION.

Along the front and one end of the house at Homewood ran a wide low verandah, over which trailed masses of clematis, clusters of roses, long sprays of honeysuckle, and delicate branches of jasmine. In the summer and autumn so thick was the foliage, hanging in festoons from the tops of the light iron pillars depending from the fretwork which formed the arches, that the verandah was converted into a shaded bower, the sunbeams only reaching it through a tracery of leaves.

Up and down under the shelter of this verandah, Rupert paced impatiently for a few minutes after Mr Dean's departure, the sound of the rain pouring on the roof making a suitable accompaniment to thoughts that were about the most anxious the young man's mind had ever held.

Now that the step had been taken and the die cast, liquidation assumed a different aspect to that it had worn when viewed from a distance. Something he could not have defined in the manner of the two clerks filled him with a vague uneasiness, whilst Mr Dean's determination that his *fiancée* should be exposed no longer to the contaminating associations of Homewood annoyed him beyond expression. True, for some time previously he had been drifting away from his uncle. Whilst Dolly thought he was assisting her husband and still devoting himself to the town business, he was really working for many hours a week in his new painting-room, which he reached by taking advantage of that funny little railway between Stratford and Victoria Park, which connects the Great Eastern and the North London lines.

He had never entered the offices of the General Chemical Company since the day when he opened his lips to warn his uncle of the probable consequences of that weakness which induced him to struggle on long after he ought to have stopped. He very rarely honoured the Thames Street Warehouse with his presence, and he never interfered in the business unless Mortomley asked him to arrange a disputed account or call upon the representative of some country house who might chance when in town to take up his quarters at a West-end hotel.

Nevertheless, he did not like the idea of cutting himself utterly adrift from his relatives. Homewood had been home to him, more truly home than his father's house ever proved. Spite of all the anxiety of the later time, his residence under Mortomley's roof had been a happy period. He liked his uncle and his wife, and the little Lenora, and—well there was no use in looking back—the happy days were gone and past, and he must look out for himself. He could not afford to quarrel with Mr Dean, and Dolly's bitter speech still rankled in his memory, but yet he had not meant to 'give up Homewood entirely, and Mr Dean must have blundered in some way to leave such an impression on Mrs Mortomley's mind.

'I will have it out with her at once,' he decided, and he threw away his cigar, girt up his loins for the coming struggle, and re-entered the house.

He found Dolly in the library writing a letter. When he entered, she raised her head to see who it was, but immediately and without remark resumed her occupation.

There was a bright red spot flaming on each cheek, and a dangerous sparkle in her eyes, which assured Rupert the air was not yet clear, and that the storm might come round again at any moment.

But he knew the sooner they commenced their quarrel the more speedily it would be over, and so plunged into the matter at once.

'Dolly, what have you been doing to Mr Dean? He has gone off looking as black as a thunder-cloud.'

'I have been giving him a piece of my mind,' she answered without looking up, and her pen flew more rapidly over the paper.

'Your explanation is not lady-like, but it is explicit,' remarked Rupert. 'I am afraid you will soon not have any mind left if you are so generous in disposing of it.'

'If my mind proves of no more use to me in the future than it has in the past, the sooner I dispose of it all the better,' was the reply.

'Do you think you are wise in commencing your present campaign by quarrelling with everybody?' he inquired.

'Yes, if every one is like Mr Dean and—and other people.'

'Meaning me?'

'Meaning you, if you choose to take the cap and wear it.'

'Do you know Mr Dean says he would not marry you if you had twenty thousand a year?'

'It is a matter of the utmost indifference to me what Mr Dean says or thinks either.'

'He told me you considered Antonia and myself little, if at all, better than rats.'

'Did he happen to tell you what I thought of him?'

There was no shaming or threatening Dolly into a good temper when a mood like this was on her. So Rupert changed his tactics.

'Do put down your pen and let us talk this matter over quietly together.'

'You had better go away and not ask me to talk at all,' she answered; but she ceased writing nevertheless.

'Do you want that letter posted?' he inquired.

'No, I shall send it by a messenger.'

'It is not to Mr Dean, is it?'

'To Mr Dean,' she repeated. 'What should I write to Mr Dean for? It is to no one connected with Mr Dean or you.'

'Well, lay it aside for a few minutes and tell me in what way we have annoyed you.'

'You have annoyed me by want of straightforwardness. Mr Dean has annoyed me by his insolence, unintentional though I believe it to have been. But that only makes the sting the sharper. Who is he that his future wife should be taken away from Homewood the moment misfortune threatens it? What is Antonia that she should be treated as though she were one of the blood royal?'

'Mr Dean is one of the most intolerable bores I ever met,' replied Rupert calmly. 'And Antonia is, in my opinion, an extremely calculating and commonplace young person. But Mr Dean has money and his prejudices, and I am sure you do not wish to prevent Antonia marrying the only rich man who is ever likely to make her an offer.

'Now Mr Dean regards a man who fails to meet his engagements as a little lower than a felon. I believe he would quite as soon ask a ticket-of-leave fellow to Elm Park as a merchant whose affairs are embarrassed, and there is no use in trying to argue him out of his notions. We must take people as they are, Dolly.'

'Yes, if it is necessary to take them at all,' she agreed.

'It is very necessary for me,' he said. 'I cannot afford to quarrel with Mr Dean, or to have Antonia thrown on my hands, as she would be if he refused to marry her.'

'He will not refuse,' observed Dolly. 'He has thought that subject over, and decided it is too late to draw back now.'

'How do you know?' asked Rupert in amazement.

'Because I taxed him with having done so, and he could not deny it. Pray assure him next time you meet he need not fear Archie or myself presuming on the relationship and asking him for help, and scheming for invitations to Elm Park. So far as I am concerned I should be glad never to see him or his wife (that is to be) again.'

'Good heavens!' ejaculated Rupert. Over what awful perils he had been gliding all unconsciously. If her conversation were as she reported it, might not Mr Dean well call little Mrs Mortomley a dreadful woman. Certainly the sooner Antonia was away from Homewood, the better for all parties concerned.

He had been imprudent himself, but how could he imagine the nature of the interview which preceded his own; he must see Mr Dean again immediately. He must carry a fictitious apology from Dolly to that gentleman, and then arrange for their eternal separation. All these things raced through his mind, and then he said,

'You are a perfect Ishmael, Dolly.'

'Am I?' she retorted. 'Well, I am content. The idea pleases me, for I always considered Ishmael's mother a much more attractive sort of woman than Sarah, and I have no doubt Abraham thought so too.'

She was recovering her good temper, by slow degrees, it is true; but still Rupert understood that the wind was shifting round to a more genial quarter.

'Why should we—you and I—quarrel?' he suddenly asked, stretching out his hand across the table towards her.

She did not give him hers as he evidently expected she would, but answered,

'Because I do hate people who are secret and deceitful and not straightforward.'

'You mean about that picture?' he said.

'Yes,' she agreed; 'the picture was the first thing which shocked me, and since that you leave a stranger to say you intend that I shall be all alone through this trouble—all alone!'

There was an unconscious pathos in the way she repeated those two last words which wrung Rupert's heart.

'I never intended to leave you alone,' he replied. 'I do not intend to do so now. I must go to these confounded lodgings with Antonia, because the powers that be insist on my going, but neither she nor Mr Dean can expect me to stay with her the whole day. She must get some one of her innumerable female friends to bear her company; and I shall be here almost continually. Upon my soul, Dolly, if I dare offend Mr Dean, nothing should induce me to leave Homewood at this juncture; indeed, I told him in so many words, that if you wished me to stay I would remain.'

She did not answer for a few moments, then she said,

'You were quite safe in telling him that, Rupert. You knew I would never ask any one to sacrifice his own interests to my fancies.'

'You are angry with me still!' he remarked, then finding she remained silent, he went on,

'I confess I did wrong about that picture, but I did not sin intentionally, with any idea of concealment, or separating my interests from yours. I only held my peace, because I did not want Forde to know; and no harm would have been done had that pompous old idiot held his tongue, and not considered it necessary to explain that the brother of his future wife was able to earn money for his own wants.

'The moment this liquidation business was settled, I meant to tell you concerning that and the studio, but I was so vexed about Dean's wish for Antonia to leave here, that I felt I could not talk to you freely. Do you believe me? Indeed what I have said is the literal truth.'

'It may be,' she answered, 'but it is not quite the whole truth. However, that does not signify very much. No doubt you are wise in making provision for yourself,—but oh!'

And covering her face with her hands, she ended her sentence with a paroxysm of tearless grief.

In a moment Rupert was beside her, 'What is it, what is the matter, Dolly? Dolly, speak to me; there is nothing on earth I will not do for you if you only tell me what you want.'

She lifted her head and looked at him as a person might who had just returned from a journey through some strange and troubled land.

For many a day that look haunted Rupert Halling; it will haunt him at intervals through the remainder of his life. She put back her hair which had fallen over her face, with a painful slowness of movement foreign to her temperament. She opened her lips to speak, but her tongue refused its office.

Then Rupert frightened ran into the dining-room, and brought her wine, but she put it aside, and he fetched her water, and held the tumbler for her to drink.

As if there had been some virtue in the draught, her eyes filled with tears—heavy tears that gathered on her lashes and then fell lingeringly drop by drop; but soon the trouble found quicker vent, and she broke into an almost hysterical fit of weeping.

'Cry, dear, cry, it will do you good,' he said as she strove vainly to check her sobs. 'Do not try to speak at present, you will only make yourself worse.'

But Dolly would speak.

'I am so sorry you should have seen me like this,' she panted. 'I did not mean to be so stupid.'

He was standing beside her bathing her hair and forehead with *eau de cologne*, but his hand shook as he poured out the scent, and he felt altogether, as he defined the sensation to himself, 'nervous as a woman.'

'Dolly,' he began when she grew calm again, 'what was the trouble—the special trouble I mean—which caused all this. Do try to tell me. If it was anything I said or did, forgive me: for I never meant to say or do anything to hurt you.'

'It was not that,' she replied; then after a moment's hesitation she went on, 'A dreadful feeling came over me, Rupert that this liquidation will turn out badly. I have had the feeling at intervals ever since Friday evening, and it seemed just then to overwhelm me. It may be folly, but I cannot shake off the notion that my poor husband will be ruined. If liquidation is what we thought, why should Mr Dean want Antonia to leave here? Why, if we are only asking for time in which to pay our debts, should such disgrace attach itself to us?'

Now this was just the question Rupert had been vainly asking himself, and he stood silent, unable to answer.

'Think it over until to-morrow,' she added, noticing his hesitation. 'I am afraid you are worldly and selfish, Rupert, but I do not think you are unfeeling, or quite ungrateful. Think it over for the sake of poor Archie and me and little Lenore, and —I won't insult you by saying for your own sake too. Put yourself quite out of the question, and consider us alone. There was a time when we considered you, and though that time is past, still I hope you can never quite forget.'

She rose and stretched out both hands to him, in token of reconciliation and her own woman's weakness which dreaded facing the dark future all alone.

'Dolly dear,' he answered, holding her hands tight, 'you are so true, a man must be a wretch to cheat you.'

For evermore till Eternity Rupert Halling can never quite forget uttering those words, nor the way in which he failed to keep the promise they contained.

CHAPTER XIX.

MR DEAN GLORIFIES HIMSELF.

For the sake of the servants an early dinner on Sunday had always been a custom at Homewood, and although other customs might be broken through or forgotten in consequence of Mortomley's illness and the troubles surrounding the household, this still obtained.

Therefore Rupert Halling had to make no comment on his intended absence, to leave no message about his return being uncertain, when, after making his peace with Dolly, he went straight from the library to a sort of little cloak-room, where he donned knickerbockers, a waterproof coat, a stiff felt hat, and selected a plain light riding-whip.

Thus armed against the weather he walked round to the stables, clapped a saddle on the back of Mr Mortomley's favourite black mare, Bess, unloosed her headstall, put on her bridle, led her through the side gate, which he closed behind him, looked once again to the girths and drew them up a hole tighter; then after a pat and a 'Gently, my beauty, stand quiet, pet,' he put one foot in the stirrup, and next instant was square in his seat.

Madam Bess hated rain as cordially as some human beings, and tossed her head and made a little play with her heels, and quivered a little all over with indignation at being taken out in such weather by any one except her master; but Rupert was a good as well as a merciful rider, and he humoured the pretty creature's whims till she forgot to show them, and after plunging, shying, cantering with a sideway motion, intended to express rebellion and disgust, she settled down into a long easy trot, which in about three quarters of an hour brought Rupert to the gates of Elm Park.

There, one of the ostlers chancing to be at the lodge talking to the old woman whose duty and pleasure it was to curtsey to Mr Dean each time he came in or went out, he dismounted and gave Bess to the man, with strict orders to rub her down and give her a feed.

'I must take her a good round after I leave here,' he remarked, 'and it is nasty weather for horses as well as men.'

Now Master Rupert had always been very free of his money at Elm Park, and no rumours of coming misfortune at Homewood had reached the people connected with Mr Dean's elegant mansion, so Bess was rubbed till her coat shone like a looking-glass, and she herself kicked short impatient kicks with one heel at a time; and she had a great feed of corn and a long draught of water, and her heart was refreshed within her.

Meantime her rider, instead of proceeding along the avenue, which took many and unnecessary turns, so as to give the appearance of greater extent to Mr Dean's domain, selected a short cut through the shrubbery and flower-garden, finally reaching the west front of the house by means of a light iron gate which gave entrance to a small lawn, kept trim and smooth as a bowling-green.

At a glass door on this side of the house Rupert caught sight of a familiar face, which brightened up as its owner recognized in the half-drowned visitor a favourite of the house.

'Well, Mr Housden, and how are you?' said the young man, standing outside and shaking the wet off him after the fashion of a Newfoundland dog.

'I keep my health wonderful considering, thank you, Mr Rupert,' answered the butler, for it was that functionary who stood at the glass door contemplating the weather. 'And how is the family at Homewood, sir?'

'My uncle is very ill,' was the reply; 'he has not been able to be out of his room for the last three weeks. Mrs Mortomley and my sister and Miss Lenore are as usual. Governor is at dinner, I suppose?'

'No, sir, Mr Dean has finished dinner, or I should not be disengaged. He is sitting over his dessert, sir, with a bottle of his very particular old port.'

'The thermometer was so low it took that to raise it,' muttered Rupert to himself; then added, 'Ask Rigby to step this way and take these dripping things of mine, will you, Housden? I want to see Mr Dean.'

'Allow me, Mr Rupert. Let me relieve you of your coat.' And Mr Housden, who would have been grievously insulted had the young man seemed to suppose he could condescend so far, took the waterproof, and the knickerbockers, and the hat, and the whip, and conveyed them himself to Rigby, after which he announced Mr Halling's arrival to his master, and received orders to show him in.

What with dinner and its accompaniments, Mr Dean had been half dozing in his arm-chair when his butler informed him of Mr Halling's presence, and he arose to meet his visitor with a stupid confusion of manner which at once gave Rupert an advantage over him.

If he had not dined and been quite awake, and in full possession of his business senses, he would not have greeted Rupert with that awkward—

'Yes, to be sure, Mr Halling. Did not expect to see you again so soon; not such an evening as this I mean.'

'Oh! I don't care for rain,' Rupert answered. 'I ride between the drops.'

'Will you take a glass of port or what?' asked Mr Dean, touching the wine decanter tenderly.

'Thank you,' the young man answered, 'I will have some, or "what" supposing it assume the shape of a tumbler of hot brandy-and-water, if you have no objection, for I have still far to ride to-night, and I do not want to be laid up; and besides,' he added with a smile, 'your port is too strong for me, my head won't stand it.'

'Housden, bring the brandy and some boiling water, boiling remember, at once,' said Mr Dean, relieved that his visitor refused to partake of the wonderful port for which he had paid such a price per bottle that ordinary mortals would not have dared to swallow it except in teaspoonfuls.

'You are really very good and very generous to receive me so courteously after the way in which we parted,' remarked Rupert when they were left alone. 'The fact is I was put out to-day and I said what I ought not to have said, and Mrs Mortomley was put out and she said what she ought not to have said, and we both want to apologize to you. She is sorry and I am sorry, and I think, sir, as it was you who told Mr Forde about that picture your friend kindly purchased from me, which confidence in fact caused the whole disturbance, you ought to forgive us both.'

Even Mr Dean could not swallow this sentence at one gulp.

'Do you mean,' he asked doubtfully, 'to say Mrs Mortomley has expressed her regret for the improper—yes,'—continued Mr Dean after a pause devoted to considering whether he had employed the right word,—'most improper remark she made this afternoon.'

'I mean to say,' returned Rupert, 'that Mrs Mortomley has retracted those observations which pointed to my being a rat, that I have explained everything in our conduct which seem to need explanation to her satisfaction, that we are now perfectly good friends again, and that she has commissioned me to say she hopes you will not attach any importance to words spoken in a time of great trouble by a woman placed in a position of such difficulty as she is at present.'

'Then upon my honour,' exclaimed Mr Dean, 'the message does Mrs Mortomley credit. I could not have believed her capable of sending it.'

'Neither could I,' thought Rupert; but he added aloud, 'You do not quite know Mrs Mortomley yet, I see. She is very impulsive, and often says a vast deal more than she really means; but when she calms down, she is as ready to confess she was wrong as she proved to give offence. I do not think any human being could live in the same house with my uncle's wife and not love her.'

'Young man,' said Mr Dean with a solemn shake of his head while he poured himself out yet another glass of that particular port, 'were I in your place I should not talk so glibly about love. There are people—yes, indeed there are, who might think you meant something not quite right.'

If Rupert had yielded to the impulse strongest upon him at that moment, he would have leaned back in his chair and laughed aloud at the idea this moral old sinner evidently attached to his words, but he had a purpose to serve, and so with surprise not altogether simulated he said,

'Is that really your opinion, sir? then I will never use the expression again. Esteem is a good serviceable word. Do you approve of it?'

Mr Dean looked hard at Rupert to ascertain whether the young man were making game of him or not, but no sign of levity rewarding his scrutiny, he answered,

'It is a very good word indeed, but one I do not consider applicable in the present case. I am perfectly well aware that I do not possess that facility of expression and power of repartee possessed by those persons whose society Mrs Mortomley at one time so much enjoyed, but I can see as far through a millstone as any one with whom I am acquainted, and esteem is not the word I should employ myself in this case.'

'Perhaps you are right,' replied Rupert carelessly; 'but to return to the original subject, she is sorry for having said what she did, and so am I, and I have come here to apologize. When, however, I stated that if Mrs Mortomley wished me to remain at Homewood I would do so, I spoke, even at the risk of offending you, the literal truth. We have been treated generously at Homewood, and on thinking the matter over, it seemed to me that I at all events ought not to desert the ship if Mrs Mortomley wished me to remain on board.

'But,' he continued, seeing Mr Dean's face grow dark with passion at the prospect of his will being disputed, 'she does not wish me to remain. She sees the reasonableness of your wishing Antonia to leave Homewood immediately, and she feels it only just that you should know she considers, under my uncle's altered circumstances, it would be better for all communication between Elm Park and Homewood to cease.'

Mr Dean paused before he answered. Of course if he married Antonia Halling, this was precisely the point he wished to carry, and yet there was something in this sudden change of policy which filled him with doubt and surprise.

Had Rupert said in so many words that Mrs Mortomley declared she never wished to see the owner of Elm Park again, the position would not have been so unintelligible; but this tone of submission and conciliation was so unlike anything he had ever associated with Mrs Mortomley that he could not avoid expressing his astonishment at it.

'I am quite at a loss,' he said at length, 'to understand the reasons which could have induced Mrs Mortomley to alter her course of conduct and withdraw her expressed opinions with such rapidity.'

In a moment Rupert saw his error, and hastened to repair it.

'To be quite frank,' he confessed, 'I put the matter rather strongly to her, and not to weary your patience, if Mrs Mortomley can on occasion be stormy she can also be unselfish. She does not want to mar my sister's prospects. She does not desire that my uncle's past kindness to us shall ever be considered to constitute a claim upon *you* in the future. There is the case in a nutshell. Of course we had a much longer conversation than that I have condensed. In a word, till my uncle has paid his creditors and is prosperous again, you need never fear that he or his wife will wish to renew their acquaintance with you.'

Mr Dean shook his head.

'Your uncle will never be prosperous again,' he remarked.

'I hope matters are not so bad as that,' answered Rupert.

'When a man,' continued Mr Dean, 'lets things go so far as he has done, he is, to all intents and purposes, commercially dead. No, Mr Mortomley will never hold up his head again in the business world. It is well he has his wife's money to fall back upon, and I hope her friends will advise him to use it prudently—'

'Do you really say, sir, you think my uncle will not be able to pull through?'

'I do not exactly understand what you mean by pulling through,' answered Mr Dean, 'but if you have any expectation of seeing his creditors paid, and he occupying his old standing, you will be very much disappointed, that is all.'

'But, good heavens! the business is a fine business, and there is stock and plant and book debts, and—'

'I don't care what there is,' interrupted Mr Dean, 'once an estate goes into liquidation or bankruptcy, stock and plant and good-will and book debts and everything else are really as valueless as old rubbish. What is the good of machinery if it is standing still? What is the use of a business unless it is worked, and that by somebody who understands it? What do you suppose Homewood, and every stick of furniture in the house, and every ounce of stock in the works would fetch under the hammer? Pooh! don't talk to me about creditors ever being paid when once affairs pass out of a man's own hands. There is where your uncle made his mistake. If he had come to me for advice a couple of years ago, I could have told him what to do.'

'What ought he to have done?' asked Rupert.

'Why, faced his affairs, and then called a private and friendly meeting of his creditors. If there were one or two who opposed, he should, with the consent of those who did not oppose, have offered a sum to be rid of them altogether. He should then, furnished with authentic data, have said, "Now, here is a business worth so much a year. In so many years you can be paid in full. I must have a small income out of the concern for my services, and you can appoint an accountant to examine the books, check the accounts, and divide the money every three months." He would have been as much master in his own works as a man ever can be who is in debt. All these writs and other disgraceful embarrassments would have been avoided; but what is the use of talking of all this now? Mortomley's Estate has been allowed to go to the dogs, and the dogs have got it, and it will be a very clever creditor indeed who manages to snatch even a morsel out of their mouths.'

'But, sir,' pleaded Rupert, 'you advised the present course to be adopted.'

'I said there was no other course now to be adopted,' amended Mr Dean. 'Could any man in his right senses say there was another way out of the difficulty, with men in possession and hungry creditors waiting impatiently to sweep the place clear? It is better that none should have money than that one should, to the exclusion of others; and this is where your uncle will be blamed for paying out the men who proceeded to extremity, and not paying those who were patient and gave him time. No doubt he will get his discharge in due course, but how will that benefit him? He is done for commercially. He can never do any more good for himself or those belonging to him.'

'I cannot see that exactly,' answered Rupert. 'If he were stripped to-morrow of every worldly effect, he could, given ordinary health, earn a very respectable income by means of his genius.'

'What is genius?' inquired Mr Dean, who was by this time standing before the fire and laying down the law in that manner which makes so many very commonplace gentlemen considered oracles by their wives and acquaintances. 'Ah! you cannot tell me, I see; but I can tell you. Genius is success. It is of no use declaring a man is clever or has great talents or exceptional abilities. I say prove it. How are you to prove it? Show me his banker's book, show me the receipts signed by his tradesmen, show me the style in which he lives, show me these things, and I will then believe he has possessed either the genius to make money or the genius to keep money when made by his father before him.'

'Then you think the man who paints a picture can have no genius unless he is able to sell it likewise?'

'I am sure of it. That person is an idiot who, possessing a certain amount of sense, requires as much more to make use of it. Take your uncle's case. According to your statement he possesses genius. Well, what has it done for him, wherein is he better at this moment than one of his own workmen? He began life with a good business. Where is that business now? He had a respectable connection, and what must he do but allow himself to be drawn into a connection—pray do not suppose I mean to speak harshly of your father, who first introduced him to it—which seems to have been anything but respectable. Once entangled, his genius failed to show him any way out of the net he had allowed to enclose him. His genius cannot enable him to make good articles out of bad. He marries a woman with money, and he tries to patch up his tottering credit with part of her fortune. If that is what genius does for a man, better have none say I. Now look at me,' added Mr Dean, after he had paused to take breath, and Rupert did look at him with as strong a feeling of repulsion as Dolly had ever felt. 'No one ever accounted me clever. My father called me plodding Billy, and said I would never do much for myself or anybody else. What has the result been?'

If all his future had depended upon holding his peace at that moment, Rupert must have answered,

'That you seem to have done remarkably well for yourself at any rate.'

'You are right,' said Mr Dean briskly, appropriating the remark as a compliment. 'And in doing well for myself, I have done well for others. I have employed clerks and servants. I have paid good salaries. I have never set myself up as being ashamed of my business, and my business has not been ashamed of me. I have never tried to push out of my own rank in life, but I have sat at banquets side by side with a lord, and many a time I have spoken after an earl at a public meeting. I might have stood for member of parliament, and may yet be in the House if after a year or two I feel disposed to interest myself in politics. Contrast my position with that of your clever uncle and say whether you do not agree with me that the true meaning of genius is success. Will not your sister be a vast deal better off at Elm Park with everything money can buy, than your little Mrs Mortomley at Homewood with the sheriff's officer in possession? Am not I right in what I say? Have not I reason on my side?'

'You have so much reason,' answered Rupert a little sadly, 'that before long I shall come and ask your advice as to how I am to compass success. To-night I have to take Leytonstone on my way back to Whip's Cross, a ride all round Robin Hood's Barn, is it not?'

'What are you going to Leytonstone for?' asked Mr Dean.

'I—I have to see a man about a picture he wants me to paint for him,' hesitated Rupert, for he did not wish to state the real errand on which he was bound, and, plausible romancer though he could be on occasion, Mr Dean's question took him by surprise.

'Ah!' remarked Mr Dean, a comfortable feeling of conscious righteousness diffusing a heightened colour over his face, already highly coloured with the glow of virtue and thirty-four port. 'You must give up all that sort of work if you wish to be successful. I have never opened a ledger on Sunday, and I have tried to put business out of my mind altogether. If a man is to be successful, he must conform to all the usages of the country in which he happens to be placed. Now we are placed in England, and I do not know any country in which religion is made so easy; and if you think of it, religion is a most useful institution. It teaches the poor their proper place, and— '

Rupert could stand no more of this. 'I have lived in a house, Mr Dean,' he answered, 'where, I think, there was one genuine Christian at any rate, and I agree with you and him, that Sunday labour for gentle or simple is a thing to be avoided; but my work to-night is a work of necessity, and the Bible pronounces no curse on our performing it in such a case as that!'

'No, no, certainly not; I suppose you are short of money. Well, good evening; tell Mrs Mortomley I will try to forget all she said to-day.'

'Yes, I will tell her,' answered Rupert, 'and thank you very much for your kindness. Don't come out with me pray,' he added,—which was an utterly unnecessary entreaty as Mr Dean had no intention of doing so. 'I can find my way quite well. Good-night,' and he went.

But when he had reached the middle of the hall, he paused, and drew a long deep breath.

'If I were in Antonia's place,' he murmured, 'sooner than marry that self-sufficient cad, I would go down to the Lea and drown myself, or else take poison.'

Rupert really felt at the minute what he said, but the worst of it was that such minutes never, in the young man's nature, lengthened themselves into hours.

CHAPTER XX.

MR GIBBONS' OPINION ON THE STATE OF AFFAIRS.

Furnished by Rigby with his coat and hat, assisted by that personage to put on his knickerbockers, Mr Rupert Halling stood at the hall door waiting for Madam Bess to be brought round.

He had wished to mount in the stable-yard, but neither Housden nor Rigby would hear of such a thing.

'Well, it is coming down,' ejaculated the butler; 'Mr Halling, sir, why don't you send the mare back to her comfortable stall, and stay here for the night.'

'I do not mind the weather,' answered Rupert, which was fortunate, for the rain was pouring in such torrents that the noise made by the mare's hoofs was inaudible through the rushing tempest, and it was only by help of the ostler's lanthorn that Rupert could tell where Bess stood shivering and cringing, as the drops pelted like hail-stones upon her.

But if the night had been ten times worse than was the case, Rupert would still have persisted in his intention of riding round by Leytonstone. Comfort and assurance he felt he must have, some accurate knowledge of their actual position he was determined to obtain for Dolly, and so he proceeded through the darkness, with the rain sweeping in gusts up from the south-east, and expending the full force of its fury upon horse and horseman wherever an opening in the forest glades exposed both to its violence.

A lonely ride, lonely and dreary, the road now winding through common lands covered with gorse, and broom and heather, now leading through patches of the forest, now skirting gravel and sand pits, and again passing by skeletons of new houses run up hastily and prematurely by speculative builders.

And wherever any other road which could possibly lead back to Homewood crossed that Rupert desired to pursue, a difference of opinion took place between him and Bess, she being quite satisfied that the way they ought to go was the way which led to her stable; Rupert, on the contrary, being quite determined that she should carry him to Leytonstone.

At length the violence of the storm somewhat abated, and as he passed the 'Eagle,' at Snaresbrook, from behind a bank of wild watery-looking clouds the moon roses lowly and as if reluctantly, whilst the wind grew higher and swept over the lonely country lying towards and beyond Barkingside in blasts that almost took away the young man's breath.

On the whole he was not sorry when he reached that great public-house which stands where three roads meet near the pond at Leystonstone. There he dismounted, and giving Bess in charge of a man who knew the mare and her rider well, he walked on past the church, down the little by-street leading to the picturesque station, across the line, and so to a new road intersecting an estate that had been recently cut up for building, and where already houses were dotting the fields, where two or three years previously there was no sign of human habitation.

One of these houses belonged to Mr Gibbons; he had bought it for a very low price, and nobly indifferent to the horrible newness of its appearance, to the nakedness of its garden, and that general misery of aspect peculiar to a suburb while in its transition state from country to town, he removed his household goods from Islington, where he had previously resided, and set himself at work to make a home in the wilderness.

He was a man content to wait for trees to grow, and shrubs to mature, and creepers to climb. His was the order of mind which can plant an asparagus bed and believe the three years needful for it to come to perfection will really pass away in regular course. He procured a mulberry-tree and set it, and he would have done the same with a walnut had the size of his garden justified the proceeding.

As it was, he looked forward to eating fruit grown on his own walls and espaliers; he directed the formation and stocking of his garden with great contentment. He built a green-house; he ordered in a Virginia creeper and a Wistaria, which he hoped eventually to see cover the front of his house; he put up a run for his fowls; and he talked with unconcealed pride of his 'place near the forest,' where his children grew so strong and healthy, he declared that the butcher's bills frightened him.

To men of this sort, men who are willing to sow in the spring and patient enough to wait for the ripening in the autumn, England owes most of her prosperity; but ordinary humanity may well be excused if it shrink from the idea of settling down in a spic-and-span new house in an unfinished neighbourhood.

Rupert's humanity, at all events, accustomed as it was to the wealth of foliage at Homewood, to the stately trees and bushy shrubs, and matured gardens, and lawns covered with soft old turf, recoiled with horror from the naked coldness of Mr Gibbons' residence, and his teeth chattered as the uncertain moonbeams glanced hither and thither over new brick walls, and stuccoed pillars, and British plate-glass, and all those other items which go to compose a British villa in the nineteenth century.

The wind, sweeping over the Essex marshes and across Wanstead flats, brought with it heavy gusts of showers, and one of these pursued Rupert as he ploughed his way over the loose stones and gravel which had been laid upon the road.

'It is a nice night and a nice hour for a visit,' he reflected. 'I wonder what Gibbons will say to my intruding on his privacy on the Sabbath-day.' And he paused for a moment before applying his hand to the knocker, and listened to the vocal strength of the family, which was employed at the moment in singing psalms in that peculiar style which the clergy assure us is especially pleasing to the Almighty.

They, it is to be presumed, must know something about the matter. Certainly, the performance affords pleasure to no one of God's creatures except to the vocalists themselves. In a lull of the wind Rupert could hear the shrill trebles of the young ladies, the cracked voice of their mother, the gruff growling of the two sons, and the deep bass of Mr Gibbons himself, all engaged in singing spiritual songs in unison.

'It will be a charity to interrupt that before they bring the ceiling down,' said the visitor, and he forthwith gave such a thundering double knock that the music ceased as if a cannon had been fired amongst the vocalists.

Miss Amy's hands dropped powerless from the keyboard of the piano, and Mr Gibbons, forgetful of the sacred exercises in which he had been engaged, first exclaimed,

'Who the devil can that be?' and then proceeded to ascertain who it was for himself.

'I beg ten thousand pardons for intruding upon you,' Rupert was beginning, but Mr Gibbons would listen to no apology.

'Bless my soul!' he exclaimed, 'what can have brought you out such a night? Come in and have some supper. We were just going to have supper. The rain came down in such buckets we could not get to church, so the young people were having a little music. ('Music!' thought Rupert.) Come in, there is no one here except ourselves.'

'You are very kind,' Rupert answered, 'but I cannot stop. I am wet, and have had a long, miserable ride. I only want to ask you half-a-dozen questions, and then I must get home. I left my mare at the "Green Man," and she is drowned, poor old girl.'

'Well, you must take something,' said Mr Gibbons, who in trade insisted upon his pound of flesh if he saw the slightest hope of getting it, but who out of trade was liberal and hospitable to a commendable degree.

'I will take nothing, thank you,' Rupert replied decidedly, 'except hope, if you are able to give me that. I have been drinking brandy-and-water at the house of my respected brother-in-law that is to be, and I can't stand much of that sort of thing. I wonder how it is prosperous men are able to drink what they do after dinner and never turn a hair, whilst poor wretches who never knew what it was to have a five-pound note between them and beggary are knocked over by a few glasses.'

They were standing by this time in a small room covered with oil-cloth, which Mrs Gibbons, who was a notable manager, used for cutting out her children's garments. She neutralized the cold of the oilcloth by standing on a wool mat; and then, as she remarked to her friends, there was no trouble in sweeping up the clippings, as there would have been had she laid down a carpet.

The apartment did not look cheerful. It was on a piece with the outside of the house; but Rupert had a confidence in Mr Gibbons which proved more consolatory at the moment than any amount of luxurious furniture could have done.

'What is the matter? What has gone wrong now?' asked Mr Gibbons, ignoring the young man's irrelevant statement, which, indeed, having a wider experience, he did not in the least believe.

In a few sentences Rupert told him the events of the last two days. There was no person living to whom Rupert Halling could talk so freely as to this sharp, shrewd man of business, whom he did not like, with whom he had not an idea in common, who he knew could, to quote an old proverb, 'lie as fast as a dog can trot,' but in whose judgment he trusted as if he had been a prophet.

Mr Gibbons sat beside the table, his arms crossed on it, looking at Rupert, and Rupert sat at a little distance, and spoke right on, never stopping till he had said his say.

When the story was told Mr Gibbons rose and took a few turns up and down the room.

'If you think of it, Forde has not made a bad move,' he remarked at last, stopping in his walk. 'He can keep the matter as quiet as he likes, he can tell his directors what he pleases, and if there is any game left to play he can play it without much interference. I did not think he had it in him to devise such a scheme, but perhaps it was not he, only Kleinwort. There is nothing that little thief could not do except be honest.'

'Will it make any difference to us?' asked Rupert, impatient of this digression.

'That is just what I have been wondering,' answered Mr Gibbons. 'I don't see that it can. I know nothing of Swanland personally (of course, everybody knows his partner, Asherill, the most thoroughfaced old humbug in the City), but in his position he dare not play into Forde's hand. It is impossible for him to make fish of one creditor and fowl of another. Had they chosen a creature of their own for trustee, the case would have been different; but, upon my honour, I think the matter could not stand better than it does. If Forde does not oppose, nobody else will, I should imagine; and all your uncle has to do now is to get well as fast as he can, so as to push business along and pay us all a good dividend.'

'Mr Gibbons,' said Rupert slowly, 'what is liquidation?'

'That is rather a difficult question to answer,' was the reply. 'I have understood that its object is to enable a man who really means honestly to repay his creditors to do so. You see, the new Bankruptcy Act has been passed so recently that we have not much knowledge of its working. In the only case of which I have had experience, it seems to go smoothly enough. A pianoforte-maker, who had taken out some new patent, got himself into difficulties, and the creditors asked me to look into his affairs, and see what chance there was of their ever being repaid. I did so, and found the estate could never pay sixpence if it was compulsorily realized, but that there was a probability of twenty shillings if the man could be allowed to work on without the fear of writs.

'The fellow seemed honest enough, and the creditors were inclined to be patient—all except one fellow, who wanted to get the business into his own hands. I soon shut his mouth; and we arranged to throw the payment of ten shillings in the pound over three years; the rest was left to his honour. Well, so far as I can see, every creditor will get his money in full, and the debtor is as happy as possible, working away to pay all he owes. He is allowed so much out of the business for his household expenses; and, of course, I do not look him and his books up for nothing, but still, when the affair comes to be closed, it will prove better than bankruptcy for every one concerned; and if I had been appointed trustee to your uncle's estate, I have no doubt we might, out of such a business as his, have arranged ten pounds a week for his services, and paid everybody in full, with interest, in four years.'

'I wish to God you had been the trustee,' said Rupert earnestly.

'I echo the wish. I could have made it easy for your uncle and beneficial to myself; but Forde does not like me. He can't take me in as he takes in other people. However,' added Mr Gibbons, 'it is a great matter to have him with you, since, unless you were able to produce good proof of what you have hinted to me, his opposition might be dangerous.'

'Do you know,' said Rupert, 'Mr Dean really frightened me to-night. He declared my uncle was commercially dead, that he could never hold up his head again in the City, that his estate had been allowed to go to the dogs, and that the dogs had got it, with much more to the same effect.'

'Mr Dean is a pompous old ass,' commented Mr Gibbons.

'Please remember he is going to marry my sister,' entreated Rupert.

'In that at all events he shows his sense,' returned Mr Gibbons with ready courtesy, 'but what should he know about liquidation? If Mr Dean thought a poor wretch were shaky, he would serve him with a trading debtors' summons at once, and if the amount were not paid, make him bankrupt before he could know what had happened. That is how Elm Park is maintained. Please Heaven,' added Mr Gibbons piously, 'a more liberal policy shall supply the more modest requirements of Forest View.'

Which was the appropriate name of the spic-and-span new mansion, since not a glimpse of the forest could be obtained even from its attic windows.

'Thank you,' said Rupert, rising and holding out his hand to Mr Gibbons, 'you have relieved my mind greatly. I do not know I ever felt more miserable than I have done to-night. Mrs Mortomley quite unnerved me. She has a fancy that her husband is going to be ruined.'

'My dear fellow,' was the reply, 'when you have lived as long as I have lived, and been married as many years as I have been married, you will know women are always having fancies. No better creature than my wife ever breathed, but she has a prophetic feeling about some matter or person every day of her life.'

'It is quite a new thing for Dolly to be among the prophets, however,' remarked Rupert almost involuntarily.

'I beg your pardon,' said Mr Gibbons, not understanding.

'Oh! I was speaking of Mrs Mortomley. We always call her Dolly. Absurd, is it not? but it is better than Dollabella.'

The connection of ideas between her name and her fortune did not seem very plain, nevertheless, as if one suggested the other, Mr Gibbons said,

'I suppose Mrs Mortomley's money is all right?'

'What do you mean?' Rupert inquired.

'Settled on herself of course.'

'Of course,' the young man answered.

'That is well,' answered Mr Gibbons. 'I wish you would stay and have some supper. No? Then good night and keep up your spirits, all will turn out for the best, be sure of that.'

And so they shook hands and parted. Mr Gibbons to return to his psalmody, and Rupert to retrace his steps to the 'Green Man,' where he re-mounted Bess and rode back, moonlight accompanying him, drifting rain following his horse's heels to Whip's Cross.

CHAPTER XXI.

STRAWS.

When Rupert reached Homewood he rode direct to the stables, expecting to find a groom waiting his arrival.

Disappointed in this expectation he hitched the mare's bridle to a hook in the wall, flung a cloth over her, and walking round the house entered it through the conservatory doors, which always remained hospitably unlocked.

As he entered the hall, Esther was crossing from the direction of the kitchens. At sight of him she started back with a 'Lor', Mr Rupert, how you did frighten me; who ever would have thought of seeing you!'

'Why, who did you expect to see?' retorted Mr Rupert, 'and where, when all that is settled, is Fisher?'

'He left at seven, sir. He came in to do up the horses as usual, and he said, sir, when he was going out that he should not be back again, for that Hankins had seen you on the road to Elm Park, and you were sure not to be back such a night as this.'

'I wish Hankins would attend to his own business and not attempt to manage mine,' muttered Rupert. 'Get me a lantern, Esther. I must see to that unfortunate mare myself.'

Esther fetched him a lantern, and one of the men in possession, who had himself formerly been the owner of some livery stables, offered to see to the well-being of Madam Bess, but Rupert would not hear of it.

'You can bring the light if you will be so good,' he said, for it was no part of the policy at Homewood for the inhabitants to give themselves airs above those sent to keep watch and ward over their chattels.

'But I will rub her down myself; I should not care about it, only I am so confoundedly wet,' he added, with his frank pleasant laugh.

'However, she is wetter, poor beast;' and as he spoke he passed his hand over the mare's neck and shoulder, which attention she acknowledged by trying to get it in her mouth.

'Frisky still, old lady,' Rupert remarked; 'I should have thought your journey to-night might have taken that out of you. Come on,' and he slipped off her bridle, and holding her mane walked beside her into the stall, where he put on her halter.

'It is too wet still to make your toilette out of doors,' he went on; 'so you must be quiet while I rub you down here.'

And after having taken off his hat and coat and waistcoat, Rupert set too and groomed that mare 'proper,' to quote the expression of Turner, the man who held the light.

And then he brought her a warm mash, and forked her up a comfortable bed, which Bess at once devoted herself to pawing out behind her; having accomplished which feat, and vaunted herself to her stable companions about the evening's work she had performed, she lay down to sleep on the bare pavement.

This was her pleasant fancy, which is shared by many a dog.

After all, there was much of a dog's nature about Bess—notably as far as faithfulness and affection were concerned.

Rupert walked back to the house and asked Esther to make him some coffee. Whilst she was preparing it, he went softly to his own room, changed his wet clothes, washed, brushed his curly hair, and otherwise made himself presentable; then he went downstairs again and entered the library, where he found coffee awaiting his arrival.

'My sister is gone to bed, I suppose,' he said to Esther.

'Yes, sir, Miss Halling was very tired, and thought you would not be back to-night.'

'And Mrs Mortomley?'

'She is up still, sir.'

'I must see her to-night. Will you tell her that I want to speak to her very particularly.'

'Yes, sir.'

'What have you been crying about?' asked Rupert suddenly, but the girl turned her head away and made no answer.

'Has Mrs Mortomley been scolding you?' he persisted. At this question Esther broke down altogether.

'It—it—is—th—first time my—mistress ever spoke cross to me, sir—,' she sobbed.

'Well, you needn't allow that fact to vex you,' Rupert answered, 'for if things go on as they have been doing, you may be very sure it will not be the last. Now go and give her my message, and you will sleep all the better for seeing your mistress again. Depend upon it, she is far more sorry than you by this time.'

'What a spit-fire temper Dolly is developing,' thought the young man, looking uneasily into the blazing fire. 'Though it is rather turning the proprieties upside down, I fear I must lecture my aunt,' but when Mrs Mortomley came into the room there was an expression on her face which changed his intention.

She had taken off the elaborate dress in which he last beheld her, and exchanged it for a dressing-gown of brilliant scarlet, confined round the waist by a belt of its own material, and showing, in every fold and plait which hung loosely about her figure, how the plump shapeliness which once needed no padding, no adventitious assistance from her dressmaker, had changed to leanness and angles.

She had unloosed her hair, she had taken away the great pads and enormous frizettes in which her soul once found such pleasure, and the straight locks fell over her shoulders in a manner as natural as it was unwonted.

'Good Heavens, Dolly,' exclaimed Rupert, at sight of her, 'why do you ever wear scarlet, it makes you look like a ghost, or a corpse.'

'It is warm,' she answered, 'and I was very cold. You wanted to see me and I wanted to see you; but tell me your story first.'

'I have been to Elm Park,' he replied, 'in order to make up friends with that whited sepulchre, Mr Dean; and I have succeeded. So much for that which immediately concerns Antonia and myself. After I left Elm Park, I rode round by Leytonstone and called upon Mr Gibbons. He says that Swanland must act fairly by you and all the creditors; that, in fact, so far as that goes we need feel no uneasiness.'

'Then, where is the cause for uneasiness?' she enquired.

'Nowhere so far as he can see,' Rupert answered evasively, 'but I will tell you what I have been thinking as I came home. Of course, once this order, whatever it may be, is taken out, we shall have no more trouble from writs and so forth, and we need not be anxious about the business, but we shall, I fear, want ready money. Of course there will be an allowance to Archie, but we may not be able to get that immediately. Now we had better look this matter in the face. How much money is there in the house?'

Dolly put her hand in her pocket and pulled forth her purse, turning its contents out on the table.

'I had the June interest from my money on Friday night,' she remarked. 'For the first time I wrote to ask for it, and I was thankful it came, as otherwise the wages here could not have been paid yesterday.'

'Surely, Dolly, you never paid them out of your money?'

'Not the whole amount. Lang told me he was five-and-twenty pounds short, so I sent him to town to get the cheque changed, and gave him what he required.'

'I must see Lang about this the first thing to-morrow,' Rupert remarked. 'Dolly, give me your money and let me keep it.'

She gathered up the notes and gold and handed them to him. He counted both over. 'Why, Dolly,' he said, 'there is only thirty pounds left.'

She laughed, in reply, that frank guileless laugh which never rings out save when a woman has concealed nothing—has nothing she wishes to conceal.

'Oh! I paid off such a number of worries yesterday. Of course, had there been enough to get rid of even one of our distinguished visitors, I should have done so, but as there was not, I killed such a host of gnats. 'See,' and going to her desk she produced a perfect packet of receipts. 'I am so thankful those little things are settled,' she went on, 'if I had kept the money it would only have gone somehow—not this "how," I am quite certain.'

'Will nothing teach her common sense?' but even as he thought, Dolly's eyes suddenly uplifted surprised his—her brown eyes looking out from a very white face and a confused mass of dark hair.

'What is the matter,' she inquired; 'of what are you thinking?'

'Of you,' he answered; 'I wish you were more prudent.'

'I wish I were—perhaps I shall be some day,' she said humbly.

Thinking of the manner in which she had without question turned her money over to him Rupert felt doubtful.

'You had better keep two or three sovereigns,' he observed.

'I fancy so,' she agreed. 'There is always money wanting now, and you might not be in the way.'

He looked at her across the table, and then bent down his head over the notes and gold.

Incredible as it may seem, there was something in the woman's face—though she was utterly ignorant of its presence—which touched Rupert's nature to its best and deepest depths, wringing his heart-strings.

If he had known what that something prefigured, if God had only for one moment given him prescience that night, the man's memory might have failed to hold something which shall never depart from him now till life is extinguished with it.

As it was he exclaimed,

'I would to Heaven, Dolly, I had passed all my life with you and Archie. I should in that case have been as unmercenary and unselfish as you.'

'Rather,' said Dolly sententiously, 'you should thank Heaven for having placed you in one of this world's strictest schools. Otherwise you might have been a simpleton like myself, or a clever idiot like dear Archie, but you would never have been a man who shall make his way to success as you intend to do.'

'How shall I make my way to success?' he inquired.

'I do not quite like to say out my thought,' she replied. 'It is Sunday night, and what I feel may seem profane when rendered into speech. Nevertheless, Rupert, Providence does take care of men like you. I cannot at all tell why, since I know you are no better, indeed a great deal worse, than myself. You will get on, never fear; just as if the vision were realized, I can see you now in a fine place, with a rich wife.'

'Stay,' interrupted Rupert; 'where in this vision comes the skeleton?'

'To my imagination,' she answered, 'the skeleton ceases not by day or night; it is ever present,—it is Homewood with you and your sister, prosperous in your plans, and my husband, who sheltered you—dying.'

'How you talk, Dolly? Archie is no worse.'

'Is he not?' she replied. 'If things do not soon change here, the whole question will be settled in the simplest manner possible. He will die, and there will be a funeral, and people will say,

'"Poor fellow! he held out as long as he could, and died just in the nick of time."'

'I know one man, at any rate, who would say nothing of the kind,' remarked Rupert, 'who would be quite certain to observe, "Have you heard about that fellow Mortomley? No. Well, he has taken it into his head to die, and left me in the lurch. And after all my kindness to him too. I declare, sir, if that man had been my brother, I could not have done more for him—but there, that is just the return I meet with from every one."'

The imitation was so admirable, and the words so exactly similar to those she had heard used, that Dolly could not choose but laugh.

Then she stopped suddenly and said, 'It is no laughing matter though.'

'What makes you think Archie is worse?' asked her companion.

'He would try to get up for a short time this afternoon, and unfortunately elected to have his chair wheeled up close to the side window. He had not been seated there ten minutes before he saw one of those men crossing from the kitchen-garden. He asked me who he was, and I was obliged to tell him. He did not make any remark at the time, but shortly afterwards said he would lie down again, and since that time he has not dozed for a moment; he has refused to touch any nourishment, and he scarcely answers when I speak to him. After the doctor saw him, he asked me whether Archie had received any shock, and when I explained the matter to him, he looked very grave and said,

'"Unless his mind can be kept easy, I will not answer for the consequences."'

'Then he was an idiot to say anything of the sort,' Rupert angrily commented. 'Never mind, Dolly, such a *contretemps* shall not occur again. I will warn these fellows that if I catch one of them prowling about the grounds, I will horsewhip him, let the consequence be what it may. Now, have you anything more to say, for it is growing late?'

'Yes,' Mrs Mortomley answered. 'I am going to send Lenore away to-morrow; my aunt Celia will take charge of her until things are settled here.'

'Surely this is a very sudden idea.'

'It never occurred to me until this afternoon. She has wearied and worried me, poor little mite; but I did not know what to do with her, and I probably never should have known what to do with her, had Mr Dean's effusion about the impossibility of his future wife remaining at Homewood, not opened my eyes.'

'I understand,' remarked Rupert. 'You decided at once that if Homewood were an unfit residence for Miss Halling, it was still more unfit for Miss Mortomley, and I really think you are right. But who is to go with the child; am I?'

'No, Esther is to take her. I have arranged all that. They start by an early train to-morrow, and I hope Esther may be able to get back to-morrow night.'

'Why cannot I take Lenore?' he asked.

'Because you ought to be here,' Mrs Mortomley replied. 'Those two young men have to finish the accounts, remember, and I know little or nothing about our affairs.'

'I had forgotten,' he remarked. 'Perhaps I ought not to be away. Now, Dolly, have we finished business for to-night?'

'No, I have something more to tell you,' she answered. 'After you went out this afternoon, and while I was finishing my letter to aunt Celia, Esther came in and said, "Mr Turner hoped I would excuse the liberty, but could he be allowed to speak to me?"

'Naturally I asked who Mr Turner was, when it transpired that one of those creatures is so named. I did not know what he might want, and so told her to send him in.

'"I trust you will pardon me, ma'am," he began, "I have not always been in as low a position as that I now occupy, and—"

'I misunderstood his meaning, and told him that of course he must know the whole affair was miserable for us, but that I was aware if a man chose such a vocation, he must discharge the duties connected with it; and that we did not want in any way to make the discharge of those duties unpleasant to him. He waited quietly and respectfully till I had quite finished, when he first thanked me for my kindness, and then said I had mistaken his meaning.

'"I understand," he finished, "that Mr Mortomley intends to go into liquidation."

'I was a little surprised at this, but told him yes, Mr Mortomley did. There was nothing secret about the matter.

'Then in so many words he told me he was bound to write and inform his employer that such was the case; but he went on and then paused, while I waited curiously, I must confess, for the man's manner and the expression of his face perplexed me.

'"The truth is, ma'am," he gathered up courage to say at last, "I have been very well treated here, and I am very sorry to see things going wrong in a house like this, and as I have seen a great deal of bankruptcy and arrangements and all the rest of it, I thought I would just make so bold as to say that if there are any things about the house for which you have a particular fancy, the sooner you put them on one side or ask some of your friends to take charge of them for you the better."

'I declare, Rupert, I did not comprehend at first what he meant, and when at last he explained himself more at length, I was so amazed I could only say we did not think of leaving Homewood or selling the furniture, that all Mr Mortomley wanted was time, and of course things would remain as they were and the business be continued just as usual.

'He said he was sure he hoped all might turn out as I expected, but that he trusted I would excuse his still recommending me to make arrangements for the worst.

'"And do you propose that we should do that by stealing from ourselves ?" I asked.

'"Well, everything in the place is yours to-night, ma'am, certainly," he answered; "that is, except for the amounts I and my companion are here for, but that will not be the case for long when once the other man comes in."

'"What other man ?" I said.

'"Why the trustee's man."

'Then I got annoyed and told him he was talking nonsense, that once the petition was granted there would be no more "men" at Homewood; that since the passing of the new Bankruptcy Act everything was made comparatively pleasant for people who wanted to act honestly.

'"If you will excuse my saying so, ma'am," he persisted, "I think you know even less about the working of the new Act than I do."

'At that point I lost my temper.

'"Whether I do or not I shall not follow your advice, though I suppose you mean it kindly. If my husband's creditors want every article in Homewood, why, they must take even to the last chair, that is all. If I had to turn out to-night without a shelter or a penny I would not do what you suggest."

'He bowed and went away without speaking another word, and of course I thought the subject was ended.

'Quite by accident I went an hour ago to Lenore's room, and there to my astonishment I found piled up on the drawers and tables all the knick-knacks out of the drawing-room; the timepieces, the vases, the statuettes, the little genuine silver we have not parted with, and a whole tribe of other articles.

'Then I rang for Esther and asked what it meant. Turner, it appeared, after leaving me, told her I understood nothing whatever of our real position, and that the greatest service she could do me was to send as much as possible to some safe place of keeping without mentioning the matter to me.

'And acting on this, she had intended to get up about four o'clock and pack up all she could, and take the spoil with her to Great Dassell.

'I was so angry I said sharp things to the girl I ought not to have said. I believe I frightened her to death, and I know I have made myself quite ill and hysterical with the passion I got into.

'Esther is happy enough now. She did it all for the best, and I have told her how sorry I am to have spoken sharply; but, Rupert, Rupert, what is the meaning of all this? There is something in liquidation we do not understand.'

'I do not think there is,' was the reply. 'This man only spoke according to his light, which seems to be a very poor one. He simply advised that course to be taken which would be taken by ninety-nine people out of a hundred.'

'Then if such is the case, I cannot wonder at Mr Forde's idea that debtors are thieves.'

'And at the same time there may be some reason for the debtors' belief that creditors are robbers.'

'Oh!' cried Dolly, 'that it were all ended.'

'It will be some day, please God,' he answered. 'And now, Dolly, do get to bed; your white face will disturb my dreams. When had you anything to eat?'

'I don't think I have eaten anything since Thursday,' she answered; 'anything, I mean, worth calling a meal.'

'You will kill yourself if you go on as you are doing,' he said, but she shook her head.

'I am going to live to a hundred and forty, like the Countess of Desmond, who died in consequence of a fall from a cherry-tree,' Dolly explained. 'I shall be a great-great-great-grandmother, and I shall inculcate upon the first, second, third, and fourth generations the truth of that old proverb, 'Take care of the pence, and the pounds will take care of themselves.'' '

'Never mind pence or pounds either, Dolly. I wish you would take care of yourself.'

'Why?' she asked; then went on, 'I wonder if on the face of the earth besides Archie and Lenore, and Esther and Mrs Werner, and perhaps my aunt Celia, there is a creature who would be really sorry if I died to-night?'

'Do you exclude me?' Rupert marvelled.

'You have not lived long enough to be very sorry about anything except your own affairs—about any trouble coming to those connected with you unless their sorrow means loss of comfort to yourself.'

'Do you think I am not sorry for Archie and you now?'

'I am quite sure you are,' she replied bitterly. 'Homewood has been a pleasant house for you to live in; far pleasanter than Elm Park can ever prove.'

'Dolly,' he interrupted, 'I do not mean to call you ungrateful, but considering how I have been working on your behalf to-day—'

'We need not discuss the question,' she remarked as he stopped and paused. 'There is no necessity now for us to go into our accounts and put down, "I have done this, and Archie has done the other." Before this liquidation business is ended we shall have ample opportunity of doing full justice each to the other—only—Rupert, I do not think you would have been quite so ready to leave Homewood had your opinion and that of the man Turner not to a certain extent coincided.'

'You wrong me greatly,' he answered, 'but, as you say, there is no necessity for us to discuss these questions now. Do go to bed, dear; you will knock yourself up if you neither rest nor sleep, and then who can see to Archie?'

'Good night,' she said holding out her hand, 'if I have misjudged you I am sorry.'

He held the door open for her to pass out, and watched her as she flitted up the staircase.

Had she misjudged him Rupert wondered. No. Her instinct guided her aright when reason might have failed to do so.

'I suppose I am a rat,' he thought, 'and that by some curious intuition I did guess the ship was sinking. Knowledge and calculation had, however, nothing to do with the matter. That I can declare. Now it will perhaps be well for me to calculate. I do not much relish hearing a list of benefits conferred, recited at each interview.'

In his heart Rupert felt very angry. An individual must be remarkably good-looking to approve of a mirror which reflects him feature by feature, wrinkle by wrinkle, exactly as be is!

CHAPTER XXII.

MR SWANLAND STIRS HIS TEA.

At a few minutes before six next morning, as Messrs Lang and Hankins were coming up the road, still sleepy after the long rest afforded by the previous day, they saw Rupert Halling advancing to meet them.

It was a miserable morning, raining a fine drizzling rain with a cold wind blowing at the same time, but Rupert, careless as usual of the state of the weather, walked along under the trees, his cap a little on one side, his shooting-jacket flying open, whistling a low soft melody confidentially to himself.

'Good morning,' he said to the men. 'No one could call this a fine one. Lang, give the keys to Hankins and walk with me a little way; I want to speak to you.'

In a few words Mr Halling explained his difficulty, and asked Lang to help him out of it.

'I can manage that easily enough,' was the answer. 'Luckily I did not make up my books on Saturday as I generally do. Now, sir, remember you know nothing except that you understood I was short twenty-five pounds for the wages. Leave all the rest to me.'

'You are sure, Lang, you do not mind interfering in this.'

Mr Lang laughed a short laugh, more like a snort than an evidence of merriment.

'Mind!' he echoed, 'have I not been through the fire myself? but then I knew what was coming and arranged accordingly. Otherwise me and my wife and the children would not have had a bed to lie on. Mind! If the governor or you had only told me things were coming to this pass, we might have had a snug business at work some place else by this time, and snapped our fingers at them all. By Heavens, to think of it!' added Mr Lang, stopping to look at Homewood. 'I wish it had been bankruptcy though, if it must be anything, and then we should have had some chance of speaking out our minds about that rubbish from the General Chemical Company.'

'I did not know you had ever been bankrupt,' said Rupert.

'Yes, sir; I had to fail; after the old gentleman's death,' with a jerk of his head he indicated that he meant Mr Mortomley, senior. 'I must needs go as working partner into a firm who promised to do wonders for me. When they had picked my skull clean, they wanted to pitch me over, and they did pitch me over, thinking to have all the road to themselves, but that was not good enough for me, not at all,' added Mr Lang sarcastically. 'I had a little money and I got a place and I set to work, and I could have done well only there was not an article I dealt in they did not offer at a lower price.

'Seeing their game I lowered my prices, then they cut theirs still lower, and so we went on till at last what we charged did not pay men's wages, let alone material and rent and all the rest of it.

'I being a practical man, and able to work myself, had a little the advantage of them; and besides, I knew what must come, sooner or later, and so managed matters that when the brokers came in at last—and I was sick to death of expecting them before they did come—there was not enough in my house to pay the expenses of levying.

'At the works of course everything remained as usual, for there was not an article in them ever likely to be of use to me again.

'My old partners and me smashed up about the same time, and they have never done any good since. I met one of them only the other day and he says,

'"Lang," he says, "I wish we could have agreed and stayed together," he says, "we might all have been independent by this time."

'"I wish," I says, "you could have acted honourable by me. It might have been better for you in the long run. For myself, I'm pretty comfortable, thank you. I have a good berth at Mortomley's, and needn't lie awake half my nights thinking about the wages for Saturday."

'And then I asked him if he would take a glass of sherry; and though he was once a high and mighty sort of gentleman, he thanked me and did take it. That's the fruits of competition, sir, which some people think is so good for trade.'

Turning the corner of the road sharply at this juncture, they came upon a man who stood leaning over the close fence which on that side enclosed the kitchen gardens at Homewood.

It was early to meet a stranger in such a neighbourhood, more especially a stranger who not being a working man had evidently no better employment than to stand out in damp weather surveying local landmarks.

He did not take any notice of either Rupert or his companion, continuing to lounge against the fence and contemplate vegetable-marrows, cabbages, and parsley.

Rupert, however, turned twice or thrice and took a long steady survey on each occasion.

'Who is that man, Lang?' he inquired.

'Never saw him before. He looks up to no good,' answered Mr Lang.

Rupert and the manager walked a few steps further, and then began to retrace their steps.

As they did so, they beheld the stranger lounging slowly before them, stopping at intervals to inspect the appearance of Homewood from different points of view, and giving the two an opportunity to pass him again.

'Beg pardon,' he said, when they were close upon him, 'but can you oblige me with a light?'

He addressed Lang, but Rupert answered him by producing a box of matches.

'I wonder who that man can be,' remarked Rupert once they were out of earshot.

'He *is* up to no good,' said Mr Lang emphatically.

'I don't think he is,' agreed Rupert uneasily, but neither he nor Lang could have defined the precise form of evil they believed the stranger had set himself to compass.

Had any one at Homewood kept a diary, however, which no one did with the exception of Lang, who prided himself not a little on the neatness and accuracy of his day-book, there would have been little in the events of the next eight-and-forty hours worth chronicling.

The clerks arrived as arranged, and before they had finished their work Mr Benning appeared to see how they were getting on and have a look round the place, and ask a few questions of Rupert and Mrs Mortomley, and a great many when he got the chance of wandering about the works unaccompanied, of Lang, Hankins, and even the rank and file of the working men.

He came, though Rupert was unaware of the fact, to try and find out something, but whatever that something might be he failed to make any discovery, excepting that the extent of Mr Mortomley's trade had not been exaggerated, and that about the serious and possibly dangerous nature of his illness no rational doubt could be entertained.

Having satisfied his mind on these points, he and the clerks returned to town, taking as accurate a list of the liabilities as could be prepared in the time with them.

The same night Esther returned from Great Dassell, eloquent in praise of Miss Gerace, who had sadly wanted her to remain at all events till the following morning, and from whom she brought a very kind little note, saying she would gladly take charge of Lenore until Mr Mortomley was better, and their difficulties, of whatever nature they might be, overcome.

Next day Mr Benning reappeared, accompanied by a Commissioner, to take Mr Mortomley's affidavit that to the best of his belief the accounts furnished were accurate.

This ceremony occupied about half a minute, but under the circumstances it did prove an exhilarating performance, and to any one superstitious about such matters, the steady downfall of rain which had commenced on the previous Saturday, and never really left off since it began, was suggestive of a considerable amount of bad weather in the business journey Mortomley had been compelled to undertake.

Late in the afternoon Miss Halling and her brother took their departure. The young lady's luggage had all been despatched earlier in the day, and Rupert's seemed to consist merely of a black leather bag. Nevertheless, when Dolly went into his room she found it stripped of every article belonging to him, even to the sketch of Lenore at five years of age which always hung over the mantel-piece.

The young man had made sure of the safety of his own possessions, and Mrs Mortomley had sense enough to commend his wisdom.

Nevertheless there is a wisdom which hurts, and Rupert's hurt her.

'I was right,' she thought, 'they are rats and the ship is sinking.' And from that hour she braced up her courage to meet whatever fate might be coming, bravely—as she certainly would have done had she in fact stood on the deck of a vessel foundering in the midst of a wild and cruel sea.

Towards evening there arrived at Homewood a respectable-looking sort of individual, who, announcing that he was the bearer of a note from Mr Swanland to Mrs Mortomley, was asked without delay into the library.

Mrs Mortomley looked at him and felt relieved. Here was a middle-aged confidential clerk, not at all like a man in possession, and she greeted him with civility, not to say cordiality.

'Pray sit down,' she said, and Mr Meadows seated himself with an apparent show of deference, all the time he understood quite as well as Mr Bailey, there was not a chair in Homewood which did not already belong of right, not exactly perhaps to him, but his employer.

Then Mrs Mortomley opened the note and read—

'Dear Madam,

'The bearer, Mr Meadows, will inform you that everything is going on satisfactorily. He may be able, I trust, to relieve you from all anxiety and responsibility, and I have directed him to make his presence as little irksome as possible. To-morrow, if possible, I hope to call at Homewood, in order to make arrangements for the future. In the mean time, dear madam,

'I have the honour to remain,
'Yours faithfully,
'V. S. Swanland.

'To Mrs Mortomley,
'Homewood,
'Whip's Cross.'

Mrs Mortomley read this epistle over three times. If she had not been enlightened on the point, it would never have occurred to her that Mr Meadows was to be located at Homewood.

Having been enlightened, however, she asked,

'Do I understand you are to remain here?'

'It will be necessary for me to do so, madam,' he answered, 'until the preliminaries are settled. In fact, it is quite possible I may have to stay here until after the meeting of creditors.'

Mrs Mortomley paused and reflected. She did not know he was letting her down easily, and there was a feasibility about his statements which to her mind stamped them with a certain authenticity.

'Should you like tea or supper?' she asked after that mental conference—unconscious still, poor Dolly! that there sat the representative of the legal owner of Homewood and all it contained. 'Either can be sent to you here immediately.'

'If you have no objection ma'am,' he answered, 'I will go into the kitchen out of the way—and I can take share of what is going—'

'You are very thoughtful,' said Mrs Mortomley, 'but I could not really think of allowing such a thing. You can have your own rooms here and— '

'I would rather go into the kitchen, ma'am,' he persisted. 'In these cases I like to be out of the way and give no trouble.'

'That's extremely kind of you,' said Mrs. Mortomley, and he failed, for a reason, to hear the ring of sarcasm in her tone. 'You shall be made comfortable wherever you are, for I suppose now you are come—the men in possession will go out.'

'Not to-night,' he answered; 'I have no instructions in the matter. To-morrow, Mr Swanland purposes to be here, and then no doubt, everything will, be gone into and arranged.'

So on Tuesday evening a third man joined the kitchen family circle at Homewood, and added the smoke of his pipe to the smoke of those already in possession. Wednesday came, the morning and the noon and the afternoon passed without incident.

Dolly had been much with her husband. Mr Meadows took occasion to wander into the works, and was treated at first with much respect. Really anywhere Mr Meadows might have passed—to those who did not know he elected to live in the kitchen—for a small manufacturer—for a master reduced to take a clerk's place.

And Mr Meadows had once occupied a very different position to that of an accountant's bailiff, and how he ever chanced to occupy himself in Mr Swanland's service astonished all the people employed about Homewood.

He had a good, not to say superior, address. He spoke very fair English, he wrote a capital hand, and possessed a considerable amount of education. The routine of business was evidently familiar to him, though he was of course utterly ignorant of every detail of the colour trade. Still he asked a sufficient number of pertinent questions, to convince Lang he felt determined to acquire such a smattering of knowledge as might enable him to talk glibly on the subject hereafter to people who did understand about the matter.

At the end of two days Mr Lang had taken the 'new man's' measure, but still he was puzzled to imagine what he could have been originally, and how he ever came to adopt so low a calling.

With Hankins the first question of interest was, whether the chemicals were still to be had from St Vedast Wharf.

'You had better ask Mr Swanland about that,' was the answer. 'He will be here this evening.'

'What does he know about chemicals or colours either?' inquired Hankins.

'Well, he is obliged to know something about everything,' replied Mr Meadows. 'He is an uncommonly clever gentleman.'

'One of those who can learn without being taught, I suppose,' suggested Hankins.

'You have hit it pretty nearly,' answered the other, in a tone which checked any further inquiries at that moment on the part of Mr Hankins.

In the evening Mr Swanland accompanied by Mr Benning arrived, to make, in his double capacity of trustee and manager, arrangements for carrying on a business of which he knew almost as much as Mrs Mortomley did of algebra.

Lang and Hankins and a subordinate foreman had been instructed to wait his coming, and perhaps to this trial of patience the remark of the latter, that 'Swanland was the greatest swell for a man of possession he had ever seen,' might be ascribed.

And indeed in one way his observation was strictly true, for whereas the individuals sent from time to time by descendants of all the twelve sons of Jacob, to keep watch and ward over the Mortomley goods and chattels, only came in for a slice of the estate, Mr Swanland came for all.

At one swoop he had everything in his hand; without inventory or formality of any kind, save announcing himself as manager and trustee, he took a comprehensive grasp of Homewood and all it contained. The horses in the stables, the chemicals and colours in the works, the bed the sick man lay upon, the flowers in the garden, the exotics in the greenhouse, the cat curled up before the hall fire, the dogs raving at the length of their chains at the intruder, the pigeons in the dovecote, and the monarch of the dunghill, all belonged to Mr Swanland. On the Saturday morning previously he had scarcely been aware that such a man as Mortomley was in existence. If he had accidentally heard his name, no memory of it remained; whilst as for Homewood, the place might have been a station in Australia for aught he knew about it.

And now he was master. Nominally the servant of the creditors, and ostensibly acting for the bankrupt, he was as truly the lord of Mortomley, the controller of his temporal destiny, as any southern planter ever proved of that of his slaves.

Whether the gentlemen, commercial and legal no doubt, who concocted the Bankruptcy Act of 1869, and the other gentlemen of the Upper and Lower Houses who made it law, ever contemplated that an utterly irresponsible person should be placed in a responsible position it is not for me to say, but I cannot think that any body of men out of Hanwell could have proposed to themselves that the whole future of a bankrupt's life should be made dependent on the choice of a trustee, since it is simple nonsense to suppose a committee selected virtually by him and the petitioning creditor have the slightest voice in the matter.

And if any man in business whose affairs are going at all wrong should happen to read these lines, which unhappily is not at all probable, since literature at such a time chiefly assumes the form of manuscript, let him remember liquidation means no appeal, no chance of ever having justice done him, nor even remote contingency—supposing the trustee a cool hand like Mr Swanland—of setting himself right with the business world.

He who goes into liquidation without first being sure of his trustee, his lawyer, and his committee passes into an earthly hell, over the portals of which are engraved the same words as those surmounting Dante's 'Inferno.'

He has left hope behind. God help him, for nothing save a miracle can ever enable him to retrace the path to the spot where she sits immortal.

At Homewood Mr Swanland was in possession, and yet Dolly never suspected the fact. Her first uneasiness arose from a few words uttered by Mr Benning.

'I suppose the business will be carried on,' he emarked, sitting in the pleasant drawing-room with his feet stretched out towards the fire and his hands plunged in his pockets. Dolly could not avoid noticing that all these dreadful men did keep their hands in their pockets, as if they had no use for them anywhere else. 'We must get a manager, I suppose.'

Now was Dolly's opportunity.

'The business cannot be carried on except by some one who understands it thoroughly,' she said.

'I do not suppose there will be any difficulty about that,' he answered. 'Competent people are always to be had if one knows how to look for them.'

'Do you mean,' she inquired, 'that my husband will not have the management of his own business. Under Mr Swanland I mean of course,' she added.

'Mr Mortomley's health seems quite broken up,' said Mr Benning. 'It would be simple cruelty to ask him to attend to business. After the meeting of creditors the best thing he can do will be to go to some pretty seaside place in Devonshire or Cornwall, and live there comfortable upon your money.'

For a minute the wretched woman sat silent facing her misery. Leave Homewood! leave the business of which her husband thought so much! Perhaps it was not true, perhaps she had not understood him.

'Do you really think we had better go away, away altogether,' she gasped.

'Certainly,' he answered.

At that moment, that critical moment, when she was about to ask if such a proposal were possible what the meaning of liquidation could be, Mr Swanland, pale, bland, pleasant, courteous, Mr Asherill's perfect gentleman the accountant cat, with his claws sheathed in velvet, folded in his muff, purring complacently, re-entered the room.

'Well, Mrs Mortomley,' he said, 'everything seems most satisfactory. The trade appears good and the men employed respectable. Yes, thank you; I will take a cup of tea.'

This was between the lines, and when Mrs Mortomley handed him the tea she noticed how he stirred it, not at all as Mr Asherill's perfect gentleman should have done, but holding the spoon upright.

'It is a shame for me to be so hypercritical,' she thought. 'I dare say he is a far honester man than this dreadful lawyer.'

And so she inclined her ear to his pleasant words.

'Do not think, Mrs Mortomley,' he said, as he was leaving, with a sudden uplifting of his Albino eyes, 'that because I am placed here in a disagreeable position I wish to make matters disagreeable to you. Pray let me hear from you when you want anything, and be quite sure it is my desire to act towards you as a friend in every way.'

And he put out his hand.

Dolly took it, and thought she must by some accident have got hold of a frog.

Kleinwort was right. Mr Asherill's partner had no digestion and no heart.

The more Mrs Mortomley thought about Mr Swanland the less she believed in him, spite of his plausible manner and his pleasant utterances, and when she crept into bed that night she caught herself wondering whether there could be any good in a person whose hand was like wet clay and who stirred his tea as the accountant stirred his.

Mr Swanland left Homewood with an instinctive knowledge that the *quondam* mistress of that place disliked him, which knowledge touched the trustee in no vulnerable point.

It made, however, some slight difference to Mrs Mortomley in the future, that future which, lying awake in the darkness, she vainly tried to forecast.

CHAPTER XXIII.

IN THE 'TIMES.'

If there was trouble at Homewood on that especial Wednesday, it had not been a day of unmixed pleasure to two people in the city

His worst enemy might have pitied Mr Forde when on opening the 'Times,' lying over the back of the official chair at St Vedast Wharf, the first sentence which met his eye was,

'Before Mr Commissioner Blank.' '*Re* Archibald Mortomley,' and all the rest of it.

The paragraph was not altogether an inch long, but it proved enough to make Mr Forde turn as faint and sick as many a man brave enough and honest enough had turned before in that very office.

In imagination he saw looming in the distance ruin and beggary. He heard the gates of St Vedast Wharf close behind him for the last time. Things were worse with him, much worse than they had been when Mortomley's nephew came to say his uncle meant to go into liquidation, and Mr Forde felt impelled once again to take his hat.

'I wish I had left then,' he muttered.

If a house be tottering, the removal of even a single stone may hasten the impending catastrophe. As Mr Forde believed, Mortomley was a most important stone in the edifice of his own safety, and yet even at that juncture it never occurred to him it was his own mad sledge-hammer blows had driven it so completely out of place that no one could ever hope to make it available at St Vedast Wharf again.

Really the manager was to be pitied. If there chanced to be one thing more than another on which he piqued himself, it was his genius for diplomacy, and, as Mr Gibbons said, he had done a neat thing when he employed his own solicitor to do Mortomley's work.

If everything could have been prevailed upon to work as he intended it should, Mr Forde would have been comparatively at ease; but edged tools have sometimes a knack of cutting those who play with them, and already one of Mr Forde's tools had inflicted upon him a nasty wound.

'I will go round to Basinghall Street,' he said almost aloud, as though some balm of Gilead might be extracted even from Salisbury House, and he went round to find Mr Swanland out, Mr Asherill urbane and unctuous as ever.

Deriving little consolation from his unsatisfactory interview with the latter gentleman, he walked on to Kleinwort's office, only to find him absent also, and the time of his return uncertain.

Then, because he was able to think of no other person to whom he could speak on the subject, he turned into Werner's counting-house.

As usual, Mr Werner was within and visible.

'Have you seen the "Times"?' asked Mr Forde, after the first greetings were exchanged.

Yes,' was the short reply.

'Were you not surprised?'

'I do not know. I suppose I was. I thought you would have expressed your wishes more clearly.'

'Clearly!' No italics and no number of interjections could convey an idea of the tone in which Mr Forde uttered this word. 'Why, sir, I told Benning as plainly as I could speak I wanted the matter kept out of the papers, and if that was not sufficiently explicit, I repeated the same thing to Swanland, and now just see the mess they have got me into.'

'What do your directors say?'

'I have not seen any of them yet. What I shall say to them I cannot imagine.'

And Mr Forde beat a dismal tattoo on the corner of the desk as he spoke.

Then ensued a pause, during which Werner looked out at the weather, which was wet and cheerless, and Mr Forde looked at him.

'What do you think?' asked the manager at length.

'I do not think. What is the good of thinking? If you had not been so decided on having your own way and insisting on Benning taking out the order, this need never have happened; but you always imagine yourself cleverer than anybody else, and so overshot the mark. Have you been to Swanland?'

'Yes, he was out. I saw Asherill, however, who repudiated all knowledge of Mortomley and his affairs and Swanland and his doings. He blessed me and gave me a tract, and said he was going to speak at a meeting this evening on behalf of a mission to some hopeful heathens in Africa. He presented me with tickets and asked me to give them to any friend if I could not make use of them myself. Here they are.'

Henry Werner took the tickets and tore them into small atoms, flinging these contemptuously into his waste basket.

'If he would speak on behalf of a mission to the heathens of the City of London, I could furnish him with some anecdotes calculated to adorn his address,' he remarked. 'But to return to Mortomley. In your place I should meet the difficulty boldly. There is nothing disgraceful about Mortomley's debt to you; nothing disgraceful about the man, spite of all the mud with which you have been pleased to bespatter him. His worst crime is illness, and that illness leaves you at liberty to make good any story you like to tell. If it were Kleinwort now—'

'Kleinwort would never serve me as Mortomley has done,' interrupted Mr Forde.

'It is very hard to tell what any man would do till he is tried,' said Mr Werner sententiously.

'*You* would not fail me. *You* would always consider me. *You* would remember I have a wife and family depending upon me,' observed Mr Forde entreatingly.

'If I were in a corner myself, I am quite certain I should do nothing of the kind,' was the frank reply. 'My dear fellow, bring the case home. Do *you* never fail other people? Do *you* always consider me for instance? Have *you* given throughout the whole of this affair of Mortomley's one thought to his wife or child? No, you have not, and no man in business does. You would pitch Kleinwort and me and a score more over to-morrow if you could do so safely, and we would pitch you over if any extraordinary temptation came in our way. You do not believe in us, and we do not believe in you; but we do believe we have amongst us got into such a cursed muddle we cannot afford to throw anybody overboard who might swim to land and tell the story of our voyage. That is the state of the case, my friend. It is not a cheerful view of the position, but it is the true one.'

'I have no doubt you would throw anybody overboard and jeer him while he was drowning,' said Mr Forde bitterly. 'Now let Kleinwort be what he may, he has a heart. He is not like you, Werner.'

'Well that is a comfort at any rate,' remarked Mr Werner. 'I do not think I should care to be like Kleinwort.'

Mr Forde did not reply. He always got the worst of the game when he engaged in a verbal duel with Mr Werner, so he remained leaning against the corner of the desk for a minute or so in silence, thinking how extremely disagreeable Werner was and how hardly every one dealt with him.

At length he roused himself and said, 'I suppose there is no good in my staying here any longer.'

'You are quite welcome to stay,' was the reply; 'but I agree with you that there is no good purpose to be served by your doing so.'

'What a Job's comforter you are,' sighed poor Mr Forde.

'Job came all right in the end, if you remember,' Mr Werner replied. 'If you only fare ultimately half so well as he did you will not have much cause to complain.'

'Yes, to-morrow must come, no matter how much sorrow to-day holds,' answered Mr Forde, unconsciously paraphrasing one of Kleinwort's utterances. 'If you see any of my people, Werner, do try to make things a little pleasant for me.'

'You had better explain what you propose telling them, so that I may know the statement I am expected to back up,' said Mr Werner. 'These things ought to be arranged beforehand.'

But Mr Forde had already banged the door and departed, so that the last utterance failed to reach his ears.

When Mr Werner went out during the afternoon he met Mr Kleinwort.

'Have not you some shares in that Spanish mine Green promoted,' he inquired.

The German nodded.

'Well, I heard this morning from good authority that the mine will never pay, that the whole thing is a swindle, and was a swindle from the beginning.

'Ah! what a world is this,' said Kleinwort with a pious and resigned expression of countenance.

'I do not think it is too late for you to sell,' suggested Mr Werner.

The German shrugged his shoulders.

'It matters not to me,' he replied.

'I thought you said you had shares,' remarked his companion.

'So I have; but they are in pledge, don't you call it. That dear Forde wanted them and he has got them. How nice it is when a man has got what he wants.'

'Kleinwort, I am afraid you are a great rogue,' observed Mr Werner severely.

'Ditto to you half countryman of mine own,' answered the other raising his hat with a gesture of mock deference. 'Have you been to St Vedast to-day? No. Neither have I. Seemed best, I thought, to leave poor Forde to digest that neat little paragraph in the "Times" without disturbance!'

'It will be a bad thing for him, I am afraid,' remarked Werner.

'It will be a bad thing for me, which is matter of much more interest to Bertram Kleinwort,' was the answer. 'That accursed Benning and thrice-accursed partner of the Christian wolf,—how I wish they were both hanging on a gibbet higher than Haman's, and that I was big man enough to pull their legs!'

Having giving utterance to which Christian desire Mr Kleinwort departed, leaving even Werner astonished at the tone of deadly hatred he concentrated in one sentence.

'I believe you would do it too, you little devil,' he decided. 'Well, I will go and tell Forde about the mine, and give him a chance of selling.'

But Mr Forde was not at the wharf.

'He had received a letter by the second post,' explained one of the clerks, 'which obliged him to start at once for Newcastle.'

Mr Werner smiled. He understood the cause of that sudden journey, but he only said, 'I will look round again on Friday.'

But when Friday came, it was useless for him to do so. The shares in that especial mine were a drug in the market. Every one was hastening to sell, and no man could be found to buy.

Meantime, however, fortune, which never proves more utterly capricious than when we believe ourselves down for life in her black books, had relented and done Mr Forde a gracious turn.

On the occasion of that meeting in behalf of the heathen, to which Mr Forde referred so contemptuously, Samuel Witney, Esq., took the chair, and after various missionaries and others interested in the good work had addressed the assemblage, and votes of thanks had been returned to everybody for something, proposed to his dear brother in religion that, as they must return to their respective homes from the Waterloo Station, they should walk thither together.

Perfectly well Mr Asherill understood the reason of this suggestion, and for one moment he hesitated whether he should not charter a cab to the City and tell Mr Witney the literal truth, namely, that he generally travelled to and from his snug villa residence *viâ* the North London Railway.

But immediately he decided to face the difficulty. Sooner or later his fellow Christian was certain to question him about Mortomley, and the sooner he did so, the less difficulty there might be in answering his inquiries.

'I was very much surprised to see in the "Times" this morning that Mr Mortomley had gone into liquidation,' began Mr Witney.

'Sad affair, is it not?' said Mr Asherill, feeling his way.

'It is sad for us. We are creditors, as of course you are aware.'

'I have been given to understand as much, but I am glad to know that you are not creditors for any large amount, that is, I mean for anything serious. A few thousands is of course a bagatelle to a great concern like the General Chemical Company.'

'Humph!' ejaculated Mr Witney. He did not care to say the loss if total would mean half dividend or none at all, and yet still he was too much exercised in spirit to be able to remain silent under the grievance. 'One does not like to lose even a comparatively small sum,' he observed at length.

'That is quite true,' agreed Mr Asherill, casting about in his own mind to find the real reason why Forde, Werner, and Kleinwort had all been so desirous to keep Mortomley on his feet.

According to Mr Witney, the state of whose feelings Mr Asherill read like a book, the colour-maker did not owe the Company such an amount as to warrant the fuss made over and the anxiety exhibited about his affairs.

'What is your opinion on the subject of dividend?' asked Mr Witney after a pause.

'Well, I can scarcely be said to have an opinion,' was the reply. 'I have nothing to do with the matter. My young partner has it all in his own hands. I did not wish our firm to undertake the management of the affair.'

'Why?' inquired Mr Witney.

'I really could scarcely tell you why,' answered Mr Asherill, 'except that I have my whims and fancies, as some people would call them. Mortomley's father was a friend of mine, and although a member of the Church of England, a thorough Christian. He was, I assure you,' continued Mr Asherill, as his companion shook his head in a manner which might either have expressed disbelief or a desire to imply that wonders would never cease. 'He gave me a helping hand once, when help meant more than it usually does' ("more than you would have given your brother," added Mr Asherill mentally), 'and I did not like the notion of winding up the son. One never knows how sadly these things may end, and of course a trustee ought to have no personal feeling towards a bankrupt. He ought to be as impartial as justice herself. Mr Swanland, however, has got the management of the estate, which from what I hear is a good estate, a very good estate indeed,' finished Mr Asherill unctuously, as though he were saying grace before partaking of a plenteous and well-served dinner.

'You think there will be a good dividend then?' suggested Mr Witney.

'Well, I did hear,' was the cautious answer, 'some talk of twenty shillings in the pound, but that I do not credit. The expenses, go to work as we may, must be considerable, and then things may not fetch the prices expected; and, further, poor Mortomley is ill, and that is always a drawback; but if you get fifteen shillings, come now, you would not grumble then?'

'No, certainly: but we should like to see twenty,' said Mr Witney. 'I will call round and have a talk with Mr Swanland on the subject.'

'Do,' said Mr Asherill cordially. 'He will be able to tell you all about it, much better than I;' and the two men having by this time arrived at Waterloo, they shook hands and blessed one another and proceeded to their respective trains, Mr Asherill thinking as he went, 'You do not know any more than I why your manager wanted this affair kept quiet, but you will know to your cost some day, or I am greatly mistaken.'

After all, it is never the straws which know so well the way the wind is blowing as those who see them swept along with the gale.

'I give the Chemical Company another year,' went on Mr Asherill, mentally continuing the subject. 'That I fancy will be about long enough for them.'

And then he fell to considering whether he should like to have the winding up of the St Vedast Wharf estate, and decided he should not, for the simple reason that he did not think there would be much estate left to wind up.

There is often a touching directness about the secret motives of professing Christians. Perhaps this may be the reason why carnal and unconverted creatures love so little those who love themselves and worldly prosperity so much.

CHAPTER XXIV.

MR SWANLAND WISHES TO BE INFORMED.

Meantime at Homewood a nice little storm was coming up against the wind.

Concerning misfortune, Kleinwort's theory may be accepted as correct. It is rarely the expected rain-fall, rarely the anticipated storm, which beats down the hopes of a man's life, destroys all the fair prospect of his future. In nine cases out of ten the tempest creeps out of some totally unlooked-for quarter; and behold, ere one can quite understand that the morning sunshine is overcast, or the mid-day glory clouded, the heavens are opened, and out of them proceed lightnings and thunder and blinding tempests which blast every bud and flower and fruit a man has looked on with hope and pride, before he can realize the nature of the misfortune that has fallen upon him.

Now something of this kind occurred at Homewood, and it assumed the shape first of a most polite note from Mr Swanland, asking Mrs Mortomley if she could oblige him by calling at his office at eleven o'clock on the next morning, Saturday, as he was unable to go to Homewood, and there were two or three matters about which it was necessary for him to see her; and next of the following:

'St Swithin's Lane, E.C.
'September 29th, 187—.

'Mrs Mortomley,
'Homewood.

'Madam,

'A Mr Benning has been with us to make some inquiries concerning the moneys bequeathed to you by Miss Dollabella Chippendale, of which our Mr Daniells is trustee. In Mr Daniells' absence we have deferred answering these inquiries, but we think it might be advisable for you to request your solicitor to call upon us with reference to this matter, Mr Benning, as we understand, being only engaged about some liquidation affair in which Mr Mortomley is concerned.

'Your obedient Servants,
'HERSON, DANIELLS, AND CO.'

Dolly sat and pondered over these letters as she had sat and pondered over the letter signed John Jones, mentioned in a very early chapter.

That epistle she had regarded in the light of a gratuitous piece of impertinence emanating either from Mr Kleinwort or Mr Forde, and under this impression she worded the advertisement which so annoyed Mr Asherill; but when the last post of the next day brought those two missives, she began to wonder whether John Jones might not really have been some humble friend gifted with greater prescience than she possessed, who, unknowing of the remnant of her quarter's income she still possessed, might imagine her so short of money that even two pounds four shillings might prove acceptable.

Moved by some incomprehensible impulse, she, the most careless of created beings, searched for that letter and locked it away in her dressing-case.

There was no Rupert to talk to now. Twice since his departure he had appeared at Homewood, the first time to say Antonia was busy purchasing her trousseau, and that old Dean had acted most generously in the matter of money, on the next occasion to ask Dolly not to expect to see him before Monday, as he was obliged to go down to Bath; the real truth being Rupert had thought the Homewood matter over, and decided that until Antonia had become Mrs Dean, the less he saw of that place the better.

On the occasion of his first visit, Turner, the man already mentioned as having incited Esther to remove those vases and statuettes which seemed to them both desirable possessions, stopped him on his way to the gate.

'You and Mr Lang, sir, saw a man the other morning looking over the fence, I believe?'

Rupert nodded assent.

'And you asked Lang who he was, and Lang could not tell you?'

'Yes,' agreed Mr Halling.

'Well, I know, sir; he's a detective, and there are more of them about.'

Rupert stepped back as if he had received a blow, he stepped back so far he was brought up by a tree of *arbor vitæ*, out of which he emerged dripping with wet.

'Detectives?' he repeated, taking off his hat and smoothing it mechanically. 'What can they want here?'

'If I am not greatly out in my calculation, sir, there are those in this business who would cheerfully give a hundred pounds to catch Mr Mortomley tripping or to be able to prove he ever did trip.'

'Mr Mortomley may safely defy them then,' said Rupert, but he did not turn back and warn Dolly there were spies round and about watching the old familiar place.

Mr Turner stood contemplating his retreating figure.

A fine young man,' he thought, 'but cut out and made up after the world's pattern. And so he won't tell her. Well, then, I will; for a lady like Mrs Mortomley ought not to be kept in the dark. And her husband too ill to look after aught for himself,' added Mr Turner, who in truth was with the Mortomleys heart and soul, so far as the exigencies of his delightful profession allowed him to have sympathy for any one beyond the 'one' who had put him in possession.

So he told Esther, who told her mistress, who was naturally incredulous of, and indignant at, Turner's statement.

'Detectives!' she repeated scornfully. 'Does the man suppose we are thieves or murderers?'

'No, ma'am, but I—I do really think he is sorry for you—and—the master.'

Esther was brushing Mrs Mortomley's hair, as she uttered this sentence slowly, and with considerable hesitation.

In the glass she could see reflected her mistress's downcast face—the sudden compression of her lips—the quiver about her mouth.

They had sunk very low Dolly felt, when even the bailiffs pitied them!

That was her first thought. Her next was, that in his way Turner was trying to do his best for her and her husband, but she could not trust herself to speak upon the subject, so she refrained from answering, and the brushing proceeded in silence.

Next morning Esther detected some white hairs amongst the brown. Of late this had been a matter of no rare occurrence.

'What does it signify?' Mrs Mortomley exclaimed. 'If these men stay here much longer my hair will be white as snow. Oh! I wish!—I wish—I wish!' she added passionately, 'we had a house to ourselves once again. If it were the humblest cottage in England in which I could shut the door and feel we were alone, I should thank God for his mercy—'

'It cannot be for long, ma'am, Turner says—' Esther was beginning, when Mrs Mortomley faced round upon her.

'If you mention that man's name again, I will give you notice.'

Which certainly most servants so situated would have taken without further ceremony on the spot.

If Mrs Mortomley had possessed the wisdom of the serpent, she would not have arrayed herself in the gorgeous attire she selected as especially suitable for a visit to Mr Swanland's offices; but Dolly could not yet realize the fact that her husband was bankrupt, that a trustee ruled at Homewood, that the last man in possession was his lord-lieutenant, that the men were no longer Mortomley's men, but belonged to Mr Swanland, as did the works and everything else, themselves scarcely excepted, about the place.

So, arrayed like the Queen of Sheba, Dolly started away on foot to catch the train from Leytonstone which should enable her to reach Mr Swanland's office by eleven.

There were horses in the stable, but Mrs Mortomley forbade them being harnessed for her benefit.

'It was a fine morning and she preferred walking,' she said; though Mr Meadows with some effusion of manner assured her, if she wished, he would have the carriage brought round directly, and he continued to press his offer till she cut him short by saying,

'As it seems I can no longer order my carriage for myself, I shall walk. You have taken very good care, Mr Meadows, during the course of the last two days to let me know I am not mistress here or my husband master. Kindly stand aside and let me pass. I have to see your employer at eleven o'clock.'

And she opened the gate for herself, and walked out into the road as if not Homewood alone but all the stately homes of England had belonged to her of right; walked out to hear the worst which could befall.

It was a splendid morning. After raining for a whole week with scarcely a moment's intermission, the weather that day seemed to have made up its mind to turn over a new leaf and to be bright for evermore.

Athwart all the forest glades sunbeams fell in golden bars on the vivid turf; the trees were still in full leaf, the songs of birds sounded in Dolly's ears; all nature seemed careless and happy and prodigal; and as the woman upon whom such trouble had fallen so suddenly looked first on this side and then on that, she thanked God involuntarily for the beauty of this beautiful world, and then exclaimed almost aloud,

'And there *must* be some way into the sunshine for us, if I could only see which turning to take.'

There was, my dear, and you had taken the turning. All unconsciously your feet were already treading a path leading into the sunshine—through dreary wastes it is true—along places stony and thorny; across wilds hard to traverse, but still a path conducting to the sunshine, out of the blind, maddening, perplexing darkness, into light.

It has always been a puzzle to me why the newest offices in London are those which seem most frequently under the hand of the house decorator.

If you happen to have an account at an old banking establishment, to have entrusted your affairs to the management of an old-fashioned solicitor, or to be acquainted with a broker who is one of a firm known in the City for years, you may call upon each and all of them, season after season, without fearing to encounter that villainous smell of paint which meet those who do business with new people at every turn, on every landing.

As for Salisbury House, painters, whitewashers, paperhangers, and varnishers pervaded it with a perpetual presence.

A man given to punning once suggested the reason for this was—the dreadful cases taken in there—but Mr Asherill, to whom the remark was made, would not see the intended joke, and observed it might be well for some people, who did not possess a saving faith, if men were able to perform a similar cleansing operation on their souls.

On the occasion of Mrs Mortomley's first visit to Salisbury House, Mr Swanland's own office was undergoing a course of purification, and he was therefore compelled to receive her in the room where a week previously Messrs Kleinwort and Werner had been admitted to an audience with the senior partner.

In acknowledgment of his own comparatively subordinate standing in the firm, Mr Swanland's papers were ranged upon a table covered with green baize, drawn close beside the window, while Mr Asherill maintained his position at the ponderous mass of mahogany and morocco leather which occupied the centre of the room.

When Mrs Mortomley entered, Mr Asherill rose, and, with a profound bow and studied courtesy of manner, handed her a chair.

Mr Swanland availed himself of this opportunity of feebly indicating his senior as 'my partner;' then, while Mr Benning who was present advanced to shake hands, Mr Asherill resumed his seat and his occupation with an air which said plainly to all who cared to understand, 'Now don't interrupt me or trouble me about your trumpery business. Here am I with the whole future of mercantile London on my shoulders, and it is absurd to expect me to give the smallest attention to this ridiculously poor affair.'

At intervals he touched his office bell, and sent the clerk who appeared in answer, to Mr So-and-So, to know about such and such an affair; or had a book big enough to have contained lengthy biographies of all the Lord Mayors of London from the time of Fitz Alwyn downwards brought in, from which he made a feint of extracting some useful information; but really all the time he was watching Mrs Mortomley.

Without appearing to do so, he took her in from the enormous rolls and plaits on the very summit of which her bonnet was perched to the high-heeled boots, the tops of which reached high above her ankles. There was not a flower or ruche or frill or furbelow or bow about her dress of which he did not make a mental inventory. He noted the lace on her mantle, and the fit and colour of her gloves; and while he thus noticed her face, dress, manner, and tried to piece a consistent whole out of the woman's appearance, her position, and Kleinwort's account of her, the talk went on smoothly and easily enough at first.

'It will be necessary for us, Mrs Mortomley, to know something about your own money in the event of any questions being asked at the meeting of creditors,' began Mr Swanland, after he had asked after Mr Mortomley and apologized for bringing her to town. 'It was left to you by a relation, I believe?'

'No,' Dolly explained, 'not a relation exactly. By my godmother, Miss Chippendale.'

'Before or after your marriage?'

'You need not trouble Mrs Mortomley with all those questions,' Mr Benning here interrupted. 'I have been to Doctors' Commons and ascertained all the particulars.'

Dolly turned and looked at him as he said this; turned sharply and suddenly, and then for the first time Mr Asherill decided she was not a person whom it might be quite safe to offend.

Already he saw that there was secret war between her and Mr Benning; already he understood she scented danger afar off, and was standing at bay waiting for its coming.

'I am sure,' said Mr Swanland in his smoothest tone, with his blandest and falsest smile, 'I do not want to trouble Mrs Mortomley unnecessarily about anything; but it is for the interest of all concerned that we should know at first precisely how we are placed. How we are placed,' repeated Mr Swanland with some self-satisfaction at the neatness of his sentence.

'That is just what I want to know,' agreed Dolly, 'though it seems to me we could scarcely be in a more miserable position than is the case at present.'

At this juncture Mr Asherill cleared his throat vehemently. Mr Benning seated with his legs stretched out crossed one foot over the other and contemplated the polish on his boots while Mr Swanland remarked, 'Ladies are always so hasty. They jump at conclusions so rapidly, and I must say, if you will forgive me, Mrs Mortomley, frequently so erroneously.'

'You mean, I suppose, that we may find ourselves in a more miserable position still?' said Dolly flushing a little. 'If that be your meaning, let me know at once whether this fresh trouble refers to my money.'

'I assure you—' began Mr Swanland.

But she interrupted him by a quick impatient gesture.

'Why did you ask me to come here this morning? What is it you wish to be told that Mr Benning cannot tell you better than I?'

Mr Asherill laid down his pen and began to turn over the leaves of his diary softly and with a great show of interest. Mr Benning lifted his eyes from his boots to stare at Mrs Mortomley, while Mr Swanland looking across at him asked,

'Was there anything to that effect in the will?'

'No. If you had given me five minutes' interview, as I asked, I could have told you there was not.'

'And Herson?'

'Knows nothing, or will know nothing, except the fact that money has been withdrawn for business purposes, and that Daniells refused to allow any more to be used, which all tallies with Forde's statements.'

'Mrs Mortomley,' asked Mr Swanland, 'you can save us a vast amount of trouble if you will kindly inform us whether there has been any settlement made upon you of this money.'

'I do not know,' she answered. 'I suppose so; however, the money is mine, it was left to me.

'Of course, of course, we understand all that,' said Mr Swanland. 'What I want you to tell me is whether Mr Mortomley ever made any settlement of this money on you.'

'No. It did not come from any of his relations or friends; it was bequeathed to me as I have already stated by—'

'She does not know,' suggested Mr Swanland, speaking across Dolly to Mr Benning.

'No; but I think we may draw our own conclusions. Was the subject of settlements ever discussed between you and your husband?' he inquired, turning to Mrs Mortomley.

'No; certainly not. We never had separate purses, we never could have. What was his was mine, and what is mine shall of course always be his.'

'We do not mean to suggest that you and Mr Mortomley ever were or ever will be on other than the most affectionate terms,' retorted Mr Benning with a slight sneer.

'Fortunately the domestic happiness or unhappiness of our clients is not a matter we are called upon to investigate,' said Mr Swanland with a light laugh. 'Eh, Asherill?'

Mr Asherill looked up with an expression of face which implied he had come up from the profoundest depths of thought to hearken to his partner's babble.

'No, no, no,' he agreed hastily. 'Matrimony is an account out of which it would take wiser heads than ours to make a fair balance-sheet,' and he was resuming his occupation, when Mrs Mortomley addressed him.

'Sir,' she said, his white hair and large head inspiring her with a momentary confidence in his integrity and straightforwardness, 'you look like a gentleman who might have daughters of your own, daughters as old as I am, and who may yet be—though I earnestly hope not—in as great difficulty and perplexity as I am this day. Will you tell me what is the meaning of all this—why do they ask so many questions about my money?'

'I do not know anything about the matter, my dear,' he answered, in his most patriarchal manner. 'I have not the faintest idea what it is my young partner has in his mind, but you may be quite certain it is nothing except what will turn out for your good eventually. You may trust him implicitly.'

Dolly surveyed the trio while Mr Asherill was speaking, and when he finished she felt she had never seen at one time three men together before less calculated to inspire confidence.

'The days of highwaymen are over,' she said when describing the interview subsequently to Mrs Werner, 'but I felt instinctively I had got amongst banditti.'

'Supposing,' she said, turning to Mr Swanland, 'that there were no settlements, how will it affect me?'

'How will it affect Mrs Mortomley, Benning?' inquired Mr Swanland innocently.

'What is the use of asking such a question of me?' exclaimed Mr Benning irritably. 'You know as well as I that in such a case what is hers is her husband's, and—'

'Go on please,' said Dolly, as he paused.

'And what is your husband's, I was going to say,' he proceeded, spite of Mr Swanland's look of entreaty, 'is his creditors'.'

'Then you mean to have my money?' she said, 'you mean to take the only thing left to us?'

'There may be a settlement you know,' observed Mr Swanland in a soothing voice.

'There is not, I feel there is not,' she interrupted.

'And in any case,' continued Mr Swanland, 'it is not we who take, but the law; it is not we who have, but the creditors. We must hope for the best, however, Mrs Mortomley. No one will be more truly rejoiced than I to know this money is secured to you.'

She seemed as if she had not heard his sentence, but sat for a minute like one stunned. Then she said bitterly,

'A "Well Wisher" sent me two pounds four the other day, and I forwarded the amount to the London Hospital. It seems to me I may yet have reason to repent of my haste at my leisure.'

In an airy manner Mr Swanland, apparently treating her words as a mere jest, remarked, 'I am not quite sure, Mrs Mortomley, that in my capacity as trustee the two pounds four you mention ought not to have been handed over to me.'

If his words conveyed any meaning to her she made no sign of understanding it. After sitting for a few moments lost in thought she rose, and saying, 'I shall go at once to a solicitor,' inclined her head to the accountants and Mr Benning, and left the office, before Mr Asherill could open the door for her to pass out.

That same evening Mr Meadows received a note from his employer containing various directions and instructions. After the signature came a postscript, 'How does it happen *Mrs* Mortomley's letters have not been forwarded to me? See to this *at once*, and never let me have to complain of such negligence again.'

For with all the flocks and herds of the Mortomley Estate held in his hand, Mr Swanland's soul sickened, because of that two pounds four shillings he could never now hope to liquidate.

CHAPTER XXV.

MRS MORTOMLEY'S FORTUNE.

Mr Leigh, Mortomley's solicitor, was all that in an early chapter of this story Mr Asherill stated him to be, and perhaps a little more.

He was honest and honourable, a kind father, a devoted husband, an affectionate son, and a staunch friend, but he was human, and being human his reception of Mrs Mortomley proved cool and formal.

No one knew more of Mortomley's estate than he—not even Mortomley himself. His father had managed the legal affairs of Mortomley's father, and he personally had been *au fait* with every in and out of the son's hopes and disappointments, successes and failures, gains and losses, liabilities and expectations, until the death of Richard Halling.

At that time, some outspoken advice was given on the one side, which caused a certain amount of vexation on the other; and although Mr Leigh had never ceased to act as the colour-maker's solicitor, still from the day that grievous connection—so madly continued—with the General Chemical Company began, he knew so little of the actual position of his former friend, that when Mortomley walked into his office, out of which he was subsequently dragged by a clerk from St Vedast Wharf, and stated it was absolutely necessary for him to lay the state of his affairs before his creditors, the lawyer stared at him aghast.

Then after that patched up truce with fate, the terms of which were evolved out of the workings of Mr Forde's ingenuity, things went on as before, and he had no more idea his client was on the verge of bankruptcy, until he saw that paragraph previously mentioned in the 'Times,' than he had of going into the 'Gazette' himself.

Well might Mr Leigh consider he had been hardly done by. At least he was an honest man, and yet Mr Mortomley evidently preferred that a black sheep should manage his affairs.

Faithfully, through every chance and change of life, he had dealt by his client; and now when he really might have made some amount of money worth having out of his estate, that client pitched him over.

And finally, as if all these injuries were not enough, here was Mrs Mortomley herself, a woman he had never taken to or understood, sitting in his office, dressed out as if liquidation by arrangement meant succession to an earldom and a hundred thousand a year.

He sat and looked at her, not speculatively, as Mr Asherill had done, but disapprovingly.

Mr Leigh entertained some old-fashioned ideas, and one of these happened to be that a woman who, at such a juncture, could think of her dress, was not likely to be of much assistance when the evil days arrived in which pence should take the place of pounds,—and stuffs, of silks and satins.

Nor did he, of course, incline more favourably to Mortomley's wife, when she explained how small a share her husband had in the selection of Mr Benning.

If Mortomley had not been ungrateful, she had proved herself so little better than a simpleton, that he could not find an excuse for her folly, in her ignorance.

All this made it hard for Dolly to tell her tale; indeed for ever Mr Leigh had only a hazy idea that, in the event of his having happened to be in town instead of absent from it, things might have turned out differently.

A week only had elapsed since Mrs Mortomley took her early walk to seek that vague advice and assistance, which last is never given, which first is always utterly useless; but so many events had crowded themselves into the space of eight days, that the incident slipped out of the sequence of her story, and was only mentioned accidentally by her.

Indeed, she was so full of the horrible idea suggested by the interview at Salisbury House that she began at the end of her narrative, instead of the beginning. She asked questions, and failed to answer questions which were put to her.

'What was a settlement—had any been made—was it true, as Mr Benning said, that if there were no settlement, everything went to the creditors? If so, what was to become of her husband, Lenore, and herself?'

Mr Leigh replied to her last inquiry first.

'There will be an allowance made out of the estate, of course,' he said.

'Are you certain,' she persisted; 'for if they can avoid doing so, I am sure we shall not have a penny.'

Whereupon, Mr Leigh read her a mild lecture warning her of the danger of being prejudiced, and making enemies instead of friends. He gave her to understand that Mr Swanland was a member of a most respectable profession, and that she had not the smallest reason to suppose he was inimical to her husband, or disposed to act in other than the kindest and most honourable manner.

With an impatient gesture Mrs Mortomley averted her head.

'I shall never be able to make any one comprehend my meaning,' she said wearily, 'until events have verified my forebodings. It seems of no use your talking to me, Mr Leigh, or my talking to you, for you think me foolish and prejudiced, and I think you know just about as much of what liquidation by arrangement really is as I did a week ago.'

'In that case—' he began coldly.

'You think I ought to say good morning, and refrain from wasting your valuable time,' she interrupted.

'My dear Mrs Mortomley,' he said gently, for he saw that her eyes were full of tears, and that her trouble was very genuine, 'pray compose yourself, and try to look calmly at your situation. You are frightening yourself with a bugbear of your own creation, I assure you. The New Bankruptcy Act was framed for the express purpose of relieving honest debtors from many hardships to which they were formerly exposed, and to assist creditors to obtain their money by a cheaper and more simple mode than was practicable previously. You cannot suppose a trustee has the power to act contrary to law, and the law never contemplated beggaring a man merely because he chanced to be unfortunate. You may make your mind quite easy about money matters. I do not say you will be able to have the luxuries you have hitherto enjoyed;' here he made a slight stop, as if to emphasize the fact on her comprehension, 'but you will have everything needful for your position. And with respect to your own fortune, which I am afraid cannot be saved, there are two sides to everything, and there are two sides to this. As a lawyer of course I think every husband ought to secure the pecuniary future of his wife and family, but really my unprofessional opinion is that settlements which place a woman in a position of affluence, and consequently provide a handsome income for a man, no matter how reckless or improvident he has been, can scarcely be defended on any ground of right or reason. Do you follow my meaning?'

She looked up at him as he made this inquiry, and answered,

'Do not think me rude. I cannot give my mind to what you are saying. Possibly you are right. I heard your words, and I shall remember them sufficiently, I have no doubt, to be able to argue the matter out by myself at some future time—if—if we ever get into smooth water again; but I cannot think of anything but ourselves now, I cannot. While you are speaking my thoughts run back to Homewood, and I wonder what has happened there, and whether, if I told this great trouble to Archie, it would kill him outright. Through everything, I know, he has calculated on that money for me and Lenore. If he had not been satisfied, if he had ever doubted my right to it for a moment, do you suppose he would have run such a risk? Do you think he would have failed to make any necessary arrangement to keep us beyond the possibility of want ?'

'I am certain he would if he could have foreseen a time like this,' the lawyer answered. 'But you must remember men do not anticipate bankruptcy as a rule. When they do, it is far too late to talk of settlements. If every one were prudent and foreseeing, misfortunes such as these could not occur; but bankruptcy is not a pleasant eventuality for a person to contemplate, though it is undoubtedly true that every business man ought to order his course just as if he expected to go into the "Gazette" within a week.'

'We hear something like that every Sunday about living as if we were dying, don't we, Mr Leigh ?' she asked, with a little gasping sob, 'but we none of us practise what we are told. I wonder now,' Dolly added, addressing no one in particular, but speaking her thoughts out loud, 'whether the clergy are right after all, whether, if we all go on as we are going, we shall, men and women alike, prove utter bankrupts at the Judgment-day. An immortality of insolvency is not a pleasant future to contemplate; but it may be true. I dare say it will be perfectly true for some of us.'

Mr Leigh was eminently a safe man—safe in morals, religion, politics, and money matters, and nothing offended his ideas more than wild utterances and random talk, for which reason Mrs Mortomley's last sentence proved more distasteful than even her candidly expressed doubt as to his thorough acquaintance with the New Bankruptcy Act.

But he was kind, and if his visitor had occasionally a curious and unpleasant way of communicating her ideas, he could see underlying all external eccentricities that she was in fearful trouble, not because she dreaded being unable to renew her laces and replace her silks—truth being, Dolly had never descended even mentally to such details—but because she had taken a phantom to nurse and reared it into a giant.

Some one, it was necessary, should adopt measures to destroy the giant, he decided, ere it destroyed her.

'Mrs Mortomley,' he began, 'you ought to get out of town for a short time—'

'And leave my husband ?'

'No, take him with you.'

She shook her head. 'You do not know how ill he is. No one knows how ill he is but me, not even the doctors.'

'He would get stronger if he were away, and he must be strong before the meeting of creditors. Ask the doctors, and be guided by their advice. Now let me entreat of you to be influenced by what they may say.'

'If it were possible to move him it might be better,' she said thoughtfully, 'but he could not go without me, and I suppose I ought to be at Homewood.'

'Why, are Miss Halling and her brother and all those men you told me about not sufficient to take care of the place?' asked Mr Leigh.

She opened her lips to tell him that Rupert and Antonia had left, but closed them again, feeling ashamed to say how utterly desolate she and her husband were in their extremity.

'I think I ought to stay,' she remarked at last.

'Really I cannot see the necessity. The presence of Mr Swanland's clerk of course relieves you from all real responsibility.'

'I suppose so—but still—'

'But still what?'

'When we leave Homewood we shall leave it for good. I feel that. I mean we shall leave it altogether, whether for good or for ill, whichever may befall.'

'If you were to go from home for a few weeks, you would look at your position much more cheerfully,' answered Mr Leigh, who was not himself utterly unacquainted with some of the moods and tenses of a woman's mind.

'Mr Benning said we should be quite free to go when once the meeting of creditors was over,' Mrs Mortomley remarked.

'That was an absurd observation,' returned Mr Leigh, 'for you are perfectly free to go now.'

'Yes; but he meant *for ever*,' Dolly explained. 'I am not mistaken,' she went on. 'He said they could get a manager, that my husband's health was broken, and that the best thing we could do was to go to some pretty seaside place and live there comfortably upon my money.'

Mr Leigh's face darkened. 'I must see to this,' he said, speaking apparently to himself; then added, 'Trust me, Mrs Mortomley, I will do all in my power for you. I am afraid you have made one false step, but we must try to remedy it as far as possible. In the mean time most certainly I should get Mr Mortomley away for a time. The state of his health complicates matters very much. Have you—excuse the question, but I know how suddenly these things sometimes come upon men of business—have you money?'

'Yes, thank you,' she answered. 'I have enough for the present; at least, Rupert has money of mine, and I can get it from him.'

'And you will try to remove Mr Mortomley,' he went on; 'and pray let me hear from you, and send me your address. Do not be so despondent, Mrs Mortomley. Only get your husband well and everything will yet be right.'

She smiled, but shook her head incredulously.

'You are very kind, Mr Leigh,' she said, 'and I only hope your pleasant words may prove true prophecies. If they do not, when once we know the worst, whatever that may prove, we must try to bear it. I think we shall be able,' added Dolly a little defiantly, drawing herself up about a quarter of an inch. She was so little she had generally to go about the world stretched out as much as possible.

'She is not a bad specimen of a woman, if she only knew how to dress herself suitably,' thought Mr Leigh after her departure, 'but I am afraid she is not the wife poor Mortomley ought to have had at a crisis like this.'

Which was really very hard upon Dolly, who had not the slightest intention of ever reproaching Mortomley—as a model wife might have done—because of the ruin that had come upon them.

Rather she was considering as she walked to Fenchurch Street how she should keep knowledge of this latest misfortune from him.

And then as regarded her dress, so objectionable in the eyes of a man who knew exactly the sort of sad-coloured garments appropriate for such an errand as Mrs Mortomley's, does any intelligent reader suppose it was one atom too rich or too rare in the opinion of those four young ladies from Chigwell with whom Mrs Mortomley travelled on her return journey?

Nay, rather they reported when they reached their own home, that Mrs Mortomley looked nicer than usual, was pleasanter and more talkative even than her wont, and *beautifully dressed*, they added as the crowning point in her perfections.

If they had known what Dolly thought about them, they might not have been so enthusiastic in her praise.

Having no one near at hand in whom she could confide, she marvelled to herself,

'I wonder whether on the face of the earth there is any creature so utterly wearisome as a human being.'

CHAPTER XXVI.

LEAVING HOMEWOOD.

Days passed—days longer than had ever previously been known at Homewood—the weather, which brightened up for Mrs Mortomley's visit to Salisbury House, became on the Sunday as bad as ever again, and continued rainy and miserable during the early part of the week. The men in possession did not leave. It was understood they were to be paid. Mr Swanland had hoped to get rid of them without going through this ceremony, but finding the law against him, and having an objection to part with money, arranged for them to stay on till he had 'sufficient in hand,' to quote his own phrase, to settle their claims.

Meantime on the Saturday there had been almost a turn-out of the workmen, who were kept waiting for their wages until it suited Mr Bailey's convenience to go down from London to pay them.

They grumbled pretty freely concerning this irregularity; so freely, indeed, that Mr Bailey told them if they did not like Mr Swanland's management they had better leave. Whereupon they said they did not like Mr Swanland's management if it kept them kicking their heels for five hours when they might have been at home, and that they would leave.

On hearing this, Mr Bailey drew in his horns, and said they had better not be hasty, and that he would speak to Mr Swanland. To both of which suggestions they agreed somewhat sullenly, and so ended that week.

The next opened with the valuation of the Homewood furniture and other effects—as a 'mere matter of form,' so Mr Swanland declared—but, like the trustee's, the auctioneer's men took possession of the place as if it belonged to them, and, without either with your leave or by your leave, walked from room to room making their inventory.

Up to the time of their arrival Dolly had entertained hopes of inducing her husband to make an effort to get down-stairs. For days previously she had been artfully striving to make him believe his presence in the works was earnestly needed. She had suggested his spending an evening in the drawing-room. She had on Sunday drawn a picture of the conservatory sufficient to have tempted any ordinary invalid to hazard the undertaking; but Mortomley's malady was as much mental as physical, and not any medicine she could administer was able to cure that mind diseased, which, no less than bodily illness, had stricken him with a blow so sudden and so sharp.

'We will see to-morrow, dear,' was all the answer she could ever elicit.

All in vain she guaranteed him immunity from indignant creditors, who would persist in visiting Homewood in order to recite their wrongs, and to hope Mr Mortomley would see *them* safe at all events; in vain she promised that not a man in possession should cross his sight; in vain she spoke of the brighter days dawning before them; in vain she employed eloquence, and it may be a little deceit.

It was always, 'We will see to-morrow;' but once the morrow came, the evil hour was again deferred when Mortomley should look on the face of his fair house dishonoured, when he should nerve himself up to pass where sacrilegious feet had trodden down the beauty and the grace, destroyed all the sweet memories which once clustered round and about the place where his father had lived, where he himself was born.

And sometimes Dolly felt angry and sometimes sad, but she never felt hopeless until those men intruding into the very room where Mortomley sat listlessly looking out at the gloomy sky, taught him the precise position he occupied.

With a white face Dolly watched their movements, and when in a short time they shut the door behind them, she went up to her husband and kissed his forehead.

'Should you not like to be away from all this?' she asked.

'Yes, if there were any place to which we could go away,' was the answer.

'We must leave,' said Dolly, and then—for she was growing wise—she sat down to calculate the cost.

She wanted to take him to the seaside, but she failed to see how that was to be managed.

She could have done it by running into debt, for her credit was good at those seaside places where she had been the idol of landlords and where tradespeople had delighted at her reappearance. But she had no intention of going into debt unless she saw some means of being able to repay those who put trust in her honesty.

She could not take her husband to the seaside, and yet she felt he must be got away from Homewood. The changed atmosphere of that once charming home was killing him. With the rare sympathy which women like Dolly, capable of putting themselves and their interests entirely on one side, possess, she understood that air breathed by those dreadful men was death to a person in his state of health; and she racked her brains to think of some plan by which she might get him away, even for a fortnight, from the sound of strange voices, from the haunting presence of Messrs Turner and Meadows, and the other more insignificant sheriff's officer.

Not in the worst time they ever previously passed through, had Mrs Mortomley experienced such utter misery as that which fell to her lot after Mr Swanland took the reins of government.

She knew utter anarchy prevailed in the works. She knew the men were at daggers drawn with each other, unanimous only in one desire, viz., that of circumventing Mr Meadows and outwitting his vigilance. She knew the horses were not properly attended to; and when Lang, justly indignant at the proceeding, told her Bess had been put in one of the carts and sent out with a load for the docks, Mrs Mortomley was fain to make an excuse to get rid of the man, that he might not see the passion of grief his news excited in her.

Helpless they were, both Mortomley and his wife. Ciphers where they had once had authority; mere paupers, living on sufferance in a house no longer theirs; by rapid degrees Dolly was learning what liquidation by arrangement really meant, and why Mr Kleinwort had said her husband would find bankruptcy not all pleasure.

While she was pondering how to get away from it all, how to escape from the sight of ills she was powerless to cure, and the sound of complaints to which she was weary of listening, Thursday came, and with a, to her, startling discovery. Mr Meadows, who, after the first morning or so, decided it was more comfortable to lie in bed late than to get up early, had on the Wednesday evening left on Mr Lang's desk a memorandum concerning some account-books which he wished sent up to Salisbury House, said memorandum being pencilled on the back of part of the very note at the end of which Mr Swanland had made that inquiry concerning Mr Mortomley's letters previously recorded.

This precious morsel Lang carried to Esther, who carried it to her mistress, who in her turn demanded from Mr Meadows an explanation as to how it happened his employer dared to intercept her letters.

Mr Meadows was civil but firm. He told her Mr Swanland had a right to everything about the place or that came into the place. He had a right to Mr Mortomley's letters, and inclusively Mrs Mortomley's. Mr Meadows did not think it was usual for a lady's letters to be opened; but Mr Swanland had law on his side. He had also law on his side when he refused to pay the corn-chandler for oats sent in for the horses the day before the petition was presented. Mr Meadows had no doubt the man thought himself hardly done by in the matter, but he must be regarded as a creditor like every one else.

Further, Mr Meadows admitted—for Mrs Mortomley having at length commenced to speak concerning her grievances, thought it too good an opportunity to be lost about airing them all—that there might be an appearance of injustice in setting down small country traders who had paid for their colours in advance as creditors, but Mr Swanland could only deal with the estate as he found it, and if he sent on the goods ordered, he might have to make up the different amounts out of his own pocket. Moreover, after various indignant questions had been asked and answered in a similar manner, Mr Meadows professed himself unable to imagine why Mrs Mortomley had paid, and was paying, for the maintenance of himself and the other two gentlemen in waiting. He was quite certain Mr Swanland would not be able to satisfy the creditors if he repaid her the amount so disbursed.

'I assure you, ma'am,' finished Mr Meadows, 'I have often felt that I should like to mention this matter to you, and would have done so, but that I feared to give offence. I know you imagine I have taken too much upon me since I came here; but indeed I have endeavoured to keep unpleasantnesses from you. In cases like these, if a lady and gentleman will remain in the house, as you and Mr Mortomley have done, it is impossible they should find things agreeable. As I have often said to your servants, you ought to have left the morning after Mr Swanland came down, and then you would have been out of the way of all this.'

Having delivered himself of which speech, spoken quietly and respectfully, Mr Meadows waited for any observation which it might please Mrs Mortomley to make.

She made none. She stood perfectly silent for about a minute.

Then she said—'You can go,' and quite satisfied with his morning's work, Mr Meadows bowed and—went.

When he had closed the door after him, Mrs Mortomley rang the bell.

'Esther,' she began as the girl appeared, 'directly you are at leisure begin to pack.'

'You are going to leave then, ma'am?' said Esther interrogatively.

'Yes, at once. I do not know where we shall go,' she added, understanding the unspoken question. 'I must think, but upon one thing I am determined, and that is not to stop another night in this house until Mr Mortomley is master of it again. And if he never is again—'

'Oh! ma'am,' exclaimed the girl in protest, and then she burst into tears.

'Don't cry,' commanded her mistress imperiously. 'We shall all of us have plenty of time for crying hereafter; but there are other things to be done now. Pack your own clothes as well as mine. I will see to your master's, and tell Susan to put up hers also.'

'Do you mean, ma'am, that you mean to leave the house with no one in it but those men. What will become of all the things?'

'I do not care what becomes of them,' was the answer. 'Now go and do as I have told you.'

On her way upstairs Esther encountered Mr Meadows, who about that house seemed indeed ubiquitous.

'She is a good deal cut up, ain't she?' he said confidentially.

'It is no business of yours whether she is or not,' Esther retorted indignantly.

'Whether she is or not,' mimicked Mr Meadows, 'you need not fly out at a fellow like that. It is none so pleasant for me being planted in such a beastly dull hole as this. The governor might as well have sent me to take charge of a church and churchyard. That job would have been about as lively as this precious Homewood place.'

'Pity you and your governor are not in a churchyard together,' said Esther, with her nose very much turned up, and the corners of her mouth very much drawn down, and her cheeks very red and her chin held very high. 'If there wasn't another trade in the world, I would rather starve than take to yours.'

Having fired which shot—one she knew would hit the bull's eye—Esther went swiftly on her way, while Mr Meadows proceeded, the weather being still wet, to solace himself by smoking a pipe in the conservatory; the consequence being that when Mrs Werner, a couple of hours later, came to call upon Mrs Mortomley, she found the drawing-room reeking of tobacco.

'They will bring their beer in here next,' observed Dolly when she entered the apartment, and then she flung open the windows and commenced telling her story, for which Mrs Werner was utterly unprepared.

She told it with dry eyes, with two red spots burning on her cheeks, with parched lips and a hard unnatural voice.

She did not break down when Mrs Werner took her to her heart and cried over her as a mother might have done.

'Oh! Dolly,' she sobbed. 'Dolly, my poor darling—oh! the happy days we have spent together,' and then she checked herself, and holding Dolly a little way off looked at her through a mist of tears.

'Why did I know nothing of this?' she went on. 'Dolly, why did you not write and tell me? I thought everything was going to be straight and comfortable. I had not an idea you were in such trouble. Yes, you are right, you must leave Homewood. You have remained here too long already—where do you think of going?'

'I have not been able to think,' Mrs Mortomley answered. 'Advise me, Lenny. I will do whatever you say is best.'

'Will you really, darling, follow my advice for once?'

'Yes—really and truly—unless you wish us to go to Dassell. I should not like, I could not bear to take Archie there now.'

'No, dear, I do not wish you to go to Dassell. We have taken a house at Brighton for a couple of months, and I am going down with the children to-morrow. Come home with me this afternoon, and we can all travel together. That is, if Mr Mortomley is fit to travel. If not you and he must stay for a few days in town till he is able to follow. That is settled, is not it, Dolly? I have to pay a visit at Walthamstow and will return for you in less than an hour. You will come, dear.'

Dolly did not answer verbally. She only put her arms round Mrs Werner's neck and drawing down her face, kissed it in utter silence.

There was no need for much speech between those two women. Dolly had known Leonora Trebasson ever since she herself was born. They had grown up together. They had been friends always, and Mortomley's wife felt no more hesitation about accepting a kindness from Mrs Werner in her need than Mrs Werner would have experienced had it been needful for her in the halcyon days of old to ask for shelter and welcome at Homewood.

And as the visit was to be paid at Brighton, Dolly did not find the contemplation of Mr Werner a drawback to the brightness of the picture.

Perfectly well she understood that when his wife and family were out of town, he never favoured them with much of his society.

Mr Werner's god was business, and he did not care to absent himself for any lengthened period from the shrine at which he worshipped.

'I must just mention this to Archie,' Mrs Mortomley said at last.

'I will mention it to him,' proposed Mrs Werner. 'We shall never get him to come for his own sake, but he will do so for yours.'

'Thank you, Lenny,' answered Mrs Mortomley. 'It does not signify for whose sake the move is made, so that it is made.'

'Upon second thoughts,' observed Mrs Werner, 'I shall not go on to Walthamstow to-day. I will stay and carry you off with me. You can give me some luncheon and let the horses have a feed, and that will be a far pleasanter arrangement in every way.'

Dolly laughed and summoned Esther. 'Mrs Werner will lunch here,' she said; 'and find Mr Meadows and send him to me.'

'What do you want with that creature?' asked her friend, and Dolly answered, 'You shall hear.'

Mr Meadows entered the room and bowed solemnly to its occupants.

'You wanted me, ma'am,' he said, standing just inside the doorway and addressing Mrs Mortomley.

'Yes. I wished to know if you think Mr Swanland can answer any questions that my husband's creditors may put to him, if Mrs Werner's horses have a feed of corn—because if not, I must ask her coachman to put up at the public-house.'

Mr Meadows turned white with rage at this cool question and the sneer which accompanied it.

'That woman is a fiend,' he thought, 'and will trouble some of our people yet, and serve them right too;' but he answered quietly enough,

'I am certain, madam, that Mr Swanland would wish every consideration to be paid to you and your friends, and I can take it upon myself to tell this lady's coachman to put up his horses here.'

'You are very good,' remarked Dolly. She could not have said, 'Thank you,' had the salvation of Homewood depended on her uttering the words.

'Has it come to that?' asked Mrs Werner as Mr Meadows retired, and Mrs Mortomley answered—

'It has come to that.'

Mrs Werner found it a more difficult task to induce Mortomley to accept her invitation than she had expected it would prove; but eventually her arguments and his love for Dolly carried the day, and he agreed to go to Brighton, and stay with his wife's friend for a week, or perhaps ten days.

'I must get well,' he said, 'before the meeting of creditors, and I feel I can never get well here. You are very, very kind, Mrs Werner. Dolly and I will be but dull guests I fear; but you must put up with our—stupidity.'

And he stretched out his thin wasted hand which she took in hers, and there came before them both a vision of the old house at Dassell, embowered in trees, with its green lawns and stately park, its low, spacious rooms, its quiet and its peace, where he first met Dolly in the summer days gone by.

Looking back over one's experience of life, it seems marvellous to recollect how few words one ever has heard spoken in times of danger or of trial; how the once fluent tongue is paralyzed by the overflowing heart; how trouble stands sentinel beside the lips, and bars the utterance of sentences which in happier times ran glibly and smoothly on.

In the time of their agony, Mortomley had nothing to say, and his wife but little.

He made no lamentation, nor did she. Ruin had come upon them, and how they should make their way through it no man could tell; but they were silent about their griefs. It was upon the most ordinary topics Mrs Werner and Mortomley discoursed, whilst Dolly's utterances to Esther were of the most commonplace description. How a portion of their luggage was to be sent to Brighton, and the remainder, except the small amount Dolly proposed taking with her, left at Homewood until further orders.

How Esther was to be certain to look after her own comforts, and purchase trifling luxuries for herself, how Mrs Mortomley depended on her writing every day, and trusting the posting of the letters only to Lang or Hankins—with fifty other such little charges—this was all she found to say while packing up to leave the dear home of all her happy married life in the possession of strangers. *And such strangers.*

As she thought of it, Dolly flung open the window and looked out.

Oh! fair—fair home—smiling with your wealth of flowers under the dark autumnal sky, can it be that when those whose hearts have been entwined about you are gone, who have loved you with perhaps too earthly a love, are departed, you shall turn as sweet a face and give as tender a greeting to the future men and women destined to look upon your beauty as you did to those who are leaving you for ever?

No, thank God, there comes a desolation of place as there comes a wreck of person; nature seems to sympathize with humanity, and when the old owners have been torn from the soil, the soil as if in sympathy grows weeds instead of flowers—grows a tangle of discontent where sweet buds were wont to climb.

If in prophetic vision Dolly had been able at that moment to see Homewood as it appeared six months after, she would have felt comforted. As it was, she looked forth over the sweet modest home which had been hers and his with a terrible despair, but she bore the pain in silence.

'First or last,' as Esther said afterwards, 'she never heard a murmur from husband or wife.'

'Which was perhaps why she loved them both so well. With every vein in her heart that simple country girl, who was not very clever, but whose heart stood her amply instead of brains, loved the master and mistress upon whom misfortune had fallen so suddenly, and to her thinking so inexplicably.

Physically she was not brave, but she would have faced death to keep trouble from them. She was not possessed of much courage; no, not the courage which will go downstairs alone if it hears a noise in the night; but she would have encountered any danger had Dolly asked her to do so.

It was well Mrs Mortomley possessed a larger amount of common sense than any one gave her credit for, otherwise she might have incited her maid to deeds the execution of which would have filled Mr Forde's soul with rejoicing. Dolly sternly prohibited all looting from the premises. Not a trunk she packed or saw packed, but might have borne the scrutiny of Mr Swanland himself, and yet the modest bonnet-box and portmanteau carried down into the hall failed to meet with the approbation of Mr Swanland's man.

'I am very sorry, ma'am,' he said, 'but I cannot allow these things to leave the house without Mr Swanland's permission.'

Dolly turned and looked at him. I think if a look could have struck him dead where he stood, he had never spoken more.

With all the authority of Salisbury House behind him, Meadows quailed at sight of her face, wondering what should follow.

But nothing followed except this:

'Take those things upstairs at once,' she said, turning to Esther and Lang, 'put them in my dressing-room with the other boxes, and bring me the key of the door.'

'I do not know, madam,' remarked Mr Meadows, emboldened by what he considered her previous submission, 'whether you are aware that if you lock the door we can break it open.'

Then Dolly found tongue.

'Do it,' she said; 'only break open *any* door I choose to lock, and I will make things unpleasant for you and your master too. I have endured at your hands and his what I believe no woman ever endured before, but if you presume another inch I will have justice if I carry our case into every court in England.'

She did not know, poor soul, her cause had been settled in a court whence there is no appeal, and for that very reason speaking fearlessly her words carried weight.

Mr Meadows shrank out of the hall as if she had struck him a blow, and Dolly leaning against the lintel of the porch and looking at Mrs Werner's carriage and horses, which were framed to her by a wreath of clematis and roses, felt for the moment as if she had won a victory.

And by her retreat she had; but it is only after the battle any one engaged can tell when the tide of war began to turn.

It turned for the Mortomleys then. It turned when Mrs Mortomley lifted up her voice and defied Mr Swanland's bailiff. In that moment she ensured ultimate success for her husband—at a price.

The years are before him still—the years of his life full of promise, full of hope—that past of bankruptcy, recent though it may be, is, nevertheless, an old story, and the name of Mortomley is a power once more.

There is nothing the man is capable of he need despair of achieving, nothing this world can give him he need fail to grasp, and yet—and yet—I think, I know, that rather than go forth and gather the pleasant fruits ripening for him in distant vineyards, rather than pay the price success exacted ultimately for her wares, the man would have laid him down upon the bed a man in possession held in trust for his employer, and died a pauper, entitled only to a pauper's grave.

But no man can foresee. Happily, or else how many would live miserable.

Dolly could not foresee; she could not foretell the events of even four-and-twenty hours. But she was nice to others in that her time of trial, and the fact served her in good stead in the evil hours to come.

'I think,' she had said to Esther, 'that Lang and Hankins would like to see Mr Mortomley before we go. Lang had better give my husband his arm downstairs, and Hankins can help him into the carriage.'

It was nice of Dolly, it was never forgotten about her for ever. It never will be till the children's children are greyheaded. By the carriage door stood the pair, hats in hand, tears running down their cheeks, speaking across Mrs Werner to their master; their master whom they had loved and robbed, cheated and served honestly, believed in and grumbled concerning through years too long to count. And away in the background were a group of men, the faces of whom appalled Mr Meadows, men who would have pumped on him had Mrs Mortomley given the signal, who loved their master, though it might be they had not acted always honestly or straightforwardly by him, and who would at that moment have done any wickedness in his service, had he only pleased to show them the way.

With a mighty effort Dolly choked back her tears.

She heard the men say,

'And we wish you back, sir, better.'

To which Mortomley replied,

'I hope I shall be better, but you will see me here no more.'

'No more.' Lang opened the door of the carriage for Dolly, who shook hands with him and his colleague ere the vehicle drove off.

'No more.' Mortomley had said in those two words farewell to Homewood.

No more for ever did a Mortomley pace the familiar walks, or cross the remembered rooms. No more—no more—with the wail of that dirge in their ears the men went back to their labour exceedingly sad in spirit.

Mr Meadows, however, was not sad. He sought out Esther crying in a convenient corner.

'Well, I am glad they are gone,' he exclaimed, 'and shall I tell you why?'

'You can if you like,' Esther agreed, wiping her eyes with her muslin apron, which she had donned in honour of Mrs Werner, 'though for my part I do not care whether you are glad or sorry.'

'Well, when I came here I was told to *watch your mistress*, and it has not been a pleasant occupation. I told Swanland it was all gammon thinking she was not on the square. Of course we know all about that, but he said his information from some one—Forde, I suppose, was clear, and that money was put away, and I must find out where. As if,' added Mr Meadows, with a gesture of ineffable contempt, 'people like your people did not fight to the last shot, did not eat the last biscuit, before surrendering. Of course I understand the whole thing, and I have but to repeat, so far as I am concerned, I am —— glad they are gone.'

'Let me pass, please,' said Esther with a shudder. 'I do not want to hear anything more about you or your master, or Mr Forde—or—anybody,' and her tone was so decided, he stepped aside and allowed her to pass without uttering another word.

CHAPTER XXVII.

DOLLY WRITES A LETTER.

It may be questioned whether that particular member of the Mortomley family, who made ducks and drakes of the Dassel ancestral acres, felt anything like the grief at losing his patrimony which Archibald Mortomley endured when he stepped across the threshold of Homewood with the conviction strong upon him that he should return there no more.

Everything in this world is comparative. To lords temporal and spiritual, and to honourable gentlemen of the House of Commons, and to millionnaires east of Temple Bar, that clinging of the Irish peasant to his mud cabin and couple of acres of bog, would seem a most ridiculous piece of foolery were it not for the bullets with which Patrick contrives to make such a tragedy out of his comical surroundings. Nevertheless, eviction means as much misery to the shiftless Hibernian as his cup is well capable of holding.

This is a fact, I think, we are all rather too apt to lose sight of when considering the extent of our neighbour's misfortunes.

Because the house is not grand, or the furniture nice, or the wife beautiful, or the children winning to our imaginations, we are apt to think the man's loss has been light to him.

Whereas his modest home set about with gods of his own making and creating, may have been more desirable in his eyes than Chatsworth itself, and he may mourn over his dead with a grief less palpable, it is true, because the work-a-day world is intolerant of grief among the poor and lowly, but as real as that our Sovereign Lady feels for her husband, or as that wherein the sweet singer of Israel indulged when the messenger came swiftly and told him, though not in words, 'Absalom is slain.'

To a business man especially the world is in this respect hard and unsympathetic.

Because we do not understand his trade, and should not care for it if we did, we fancy he has regarded his mills, his works, his factory as we look upon such erections. And yet the place where he has made his money, or lost it, has been most part of his world to him; as much his world as camps to the soldier, courts to the diplomatist, ball-rooms to the beauty, Africa to Livingstone.

A man cannot continue year after year to exercise any calling, if it be even the culture of watercresses, and not centre a large portion of his interest in it; and to a man like Mortomley it was a simple impossibility for his laboratory, his home, his works, his men, his colours, to become matters of indifference to him.

There had been a time when it would have well-nigh broken his heart to leave Homewood and all its associations behind, but there were bitter memories now superadded to the sweet recollections of the olden time, memories which, throughout all the future, he should never be able to recall save with a galling sense of pain.

The old Homewood was dead to him, and in its place there was a new Homewood, the thought of which could never cross his mind save with a sense of shame and degradation.

It had been bad enough for the sheriff's officers to hold the place in temporary possession, but when Mr Swanland sent in his man Mortomley felt all hope had departed out of his life. If he was ever to do any good for himself and those belonging to him again, he must first go to some quiet place where he should have a chance of getting strong once more, and then, having given up Homewood and everything belonging to him, compulsorily it might be, but still most thoroughly, commence life anew, commence at the very foot of the business ladder, and strive to work his way upward to success.

To both husband and wife the sensation of driving for their own mere ease and comfort through the suburbs of London was strange as though they had been labouring upon the pecuniary treadmill all the years of their life. Money anxieties had so long been present with them at bed and at board, that they found it difficult to realize the fact that they were free from these fetters.

By comparison beggary seemed heaven to the misery of their late existence; and Mortomley, weak as he was, seemed benefited by the change, whilst Dolly, all the time she had a strange feeling upon her of having started on a pilgrimage without the faintest idea of what her ultimate destination might prove, still experienced a sense of relief as mile after mile lengthened itself out between her and Homewood.

Had Mrs Mortomley and her husband been royal guests, Mrs Werner could not have paid them more devoted attention than was the case.

In a great airy bedchamber a fire blazed cheerfully, and on a sofa drawn close up to the hearth she insisted on Mortomley taking his ease, where no one could intrude to disturb him.

In the same room she and Dolly had their afternoon cup of tea, and then Dolly and her hostess repaired to Mrs Werner's dressing-room, and sat chatting there until it was time for one of them to dress for dinner, to which a select party had been invited.

Mrs Mortomley declined to join that party, but sat idly in a great arm-chair, watching the progress of her friend's toilette, and thinking that Leonora grew handsomer as she grew older.

When she was fully arrayed in all the grand apparel in which it rejoiced Mr Werner's heart to see her decked, Dolly put her arms round her neck and kissed and bade her good-night.

'For I shall not see you again till the morning, dear,' she said. 'If I want anything I will ask your maid to get it for me. No; I shall not be hungry, or thirsty, or anything, except thankful to remember we have made a wise move at last and left Homewood.'

'Very well, Dolly,' answered Mrs Werner, humouring her fancy. 'You shall be called in good time to-morrow, so as not to be hurried; and if you want to write any letters you will find everything you want in my little room,' saying which she pushed aside a curtain and passed into an apartment scarcely larger than a closet, but fitted up with dainty furniture, pretty inlaid cabinets, and a few water-colour drawings.

'No one ever comes in here except myself,' said Mrs Werner, 'and you will be quite uninterrupted. See here is note-paper and there are envelopes. And—'

'Thank you,' interrupted Dolly, 'but I shall not want to write any letters again for ever,' and with one more good-night and one more lingering look at the stately figure, which in the pier-glass she had mentally balanced against her own, Dolly opened the door which gave egress on to the landing, and stepped swiftly and lightly along the passage leading to the apartment where she had left her husband.

On the thick carpet the sound of her tread fell noiseless, and failed to disturb the sound sleep into which Mortomley had sunk. When before had she seen him slumber so quietly? Dolly sat down before the fire, and still full of thankfulness for the deliverance from Homewood and its thousand and one petty annoyances, tried to look out over the future and shape her plans.

After she had been thus occupied for about half an hour, she suddenly recollected she had not left with Esther an address which should find her at Brighton, and vexed at an omission which might cause even a night's anxiety to a girl who had been so faithful to her, she stole quietly out of the room, intending not merely to send a note to Esther, but also a few lines to Rupert and a letter to Miss Gerace, whose epistles probably had been intercepted by Mr Swanland.

In the apartment of which Mrs Werner had made her free, the gas was lighted. Dolly turned it up a little, and after searching for a pen to suit her, began her correspondence.

For some time she wrote on without interruption. She finished her short note to Esther; she scribbled a few hasty words to 'My dear little girl,' and was half way through her rambling epistle to Miss Gerace, when her attention was distracted by the sound of a door shut violently, and by hearing Mr Werner pronounce her husband's name in a tone of the keenest annoyance.

'Mortomley!' he exclaimed. 'Damn Mortomley!' which, though perhaps not an unusual form of expression, fell cruelly on Dolly's ear.

With the pen still in her fingers, she rose from her chair while he went on.

'I would rather have lost five hundred pounds than that you should have brought either of them here. A man in business cannot afford to be Quixotic, and I cannot afford to be mixed up with Mortomley or his affairs. They must not stay here, that is flat, and they must not go to Brighton. Make what excuse you like, only get them out of the house.'

'I presume you do not mean to-night,' said Mrs Werner, in a voice Dolly could have scarcely recognized as belonging to her friend.

'Hang it, Leonora,' he retorted, 'you need not look at me like that. I suppose I am master in my own house, and have a right to say who shall and who shall not visit here.'

'A perfect right,' she replied. 'I merely asked a question, and I wait for your answer. Am I to turn *my friend* and her husband out of *your* house to-night?'

'I suppose not. I suppose they must stay,' he said; 'but, good Heavens, Leonora, what could you have been thinking of to bring a bankrupt and his penniless wife here! And I involved as I am with that infernal Chemical Company, and Forde full of the notion that as Mrs Mortomley's money is condemned, at any rate he can get her to sign some antedated paper, securing the bulk of her husband's so called debt to him. Upon my soul it is enough to drive a fellow mad. I tell you I will not be mixed up with the affairs of people too foolish or stupid to take care of themselves.

'Forde will get them into some mess they will not readily extricate themselves from; Mortomley either wants sufficient moral pluck or physical energy to face the difficulty, and yet you bring them here!'

'They shall not trouble you after to-night,' she answered.

'They had better not,' exclaimed Mr Werner, infuriated by her tone.

'And still you used to speak of Mr Mortomley as your friend,' remarked his wife.

'How often am I to tell you a business man can have no friends except those capable of advancing his interests, and bankruptcy cuts all ties of that sort. If Mortomley had been possessed of sufficient common sense to secure his flighty wife's fortune, there might have been some faint hope for him ; but as matters stand there is none. If her friends do not come forward, they will have to apply to the parish within six months, and serve them right too.'

Dolly gathered up her letters and laid down her pen, and stole from the room.

She had heard enough—she had heard how they stood—where lay their danger—what they had to guard against ; and she stood for a moment in the passage leading to the apartments Mrs Werner had selected for them, with her hand pressed tightly over her heart, trying to realize that she had listened to Mr Werner's words in her waking moments instead of in a dream.

And then next moment came the question, 'Where were they to go?'

They could not remain another hour in Mr Werner's house, that was certain. She could not take her husband back to Homewood, that seemed more impossible still. She doubted, though her experience was small, whether any hotel-keeper would beam with smiles at sight of a sick man accompanied by his wife and destitute of luggage.

Dolly sat down on the mat outside the bedroom door to think it all over.

They must go somewhere, and at once, where should it be ?

She sat there plucking the wool out of the mat in her restless imaginings, while her head grew hot and her eyes heavy with weary self-communing ; she heard Mr and Mrs Werner go downstairs ; she heard the stir and bustle of arriving guests ; she listened to the buzz of talking and the light rippling of laughter, as one drifting out to sea in a rudderless boat might listen to the voices and the merriment of those safe on a shore fading away in the distance ; she heard the rustle of the ladies' dresses as they passed in to dinner, and then it came to her like an inspiration—where she should go.

'I will do it. I will,' she said almost audibly, and she turned the handle of the door gently, and crossing the room caught up her hat and shawl, and then closing the door behind her, went carefully down-stairs, surveying the country she had to pass through over the banisters.

Strange waiters were about and she passed through them unobserved, and sped off to the nearest cab-stand.

There she hired a vehicle, which she left waiting her return some half-dozen yards from Mr Werner's house.

The door was fortunately open to admit of some guests invited to 'come in the evening,' and she entered with them and, unnoticed save by Mr Werner's butler, crossed the hall and ran up-stairs.

Arrived at her husband's side she touched him gently.

'Are you rested, dear, at all? It is time for us to be going.'

'Going!' he repeated, between sleeping and waking, 'are we not at home?'

'No, love, at Mr Werner's.'

He raised himself a little and looked at her.

'I think I have been asleep,' he said. 'Oh! now I remember, but I thought we were to stay here all night. It was arranged that we were, was it not?'

'Yes, dear, but I find it is not convenient for us to do so. Visitors have come, and we ought not to intrude under the circumstances. There is a cab at the door. Can you walk with my arm or shall I ring for assistance?'

He rose, still looking dazed and bewildered, and she put her arm round his body and he placed his arm round her neck; it was thus he had with weak and uncertain steps often paced his room at Homewood.

Trembling over the descent of each stair, she got him at length to the bottom of the last flight, and then beckoning one of the waiters, she asked him to help her husband to the door, while she herself searched for his top-coat and hat.

Whilst she was so engaged the butler appeared.

'Why, ma'am,' he said, 'you are surely never going back to Homewood to-night?'

'I find we must go,' she answered; 'I had forgotten something. I have left a note for Mrs Werner up-stairs, but do not tell her we have left until all the company have left. She—she

—might be uneasy. I have borrowed a rug, tell her I will return it in a few days; and help Mr Mortomley to the cab. Thank you, good night, Williams,' and she put half-a-crown in his hand.

Poor Dolly! and half-crowns were not plentiful, and likely to be less so.

The driver touched his horse, and the hansom was out of sight in a minute.

'I wonder what *that* means,' thought Mr Williams. 'For certain the governor was in a rare taking when he heard they were here.'

But all the 'takings' in which Mr Werner had ever been were as nothing compared with that which overwhelmed Mrs Werner when she heard of Dolly's departure.

She heard of that sooner than Dolly intended; for Messrs Forde and Kleinwort, having driven down in the evening to see what pressure could be put upon Mrs Mortomley to induce her to do what ought in Mr Forde's formula 'to have been done long before, make the St Vedast Wharf people secure,' came straight on to Mr Werner's house in quest of the missing lady.

'Mr and Mrs Mortomley have gone, sir,' explained the butler, who knew the manager as an occasional guest at his master's table.

'Gone, nonsense!' repeated Mr Forde, pushing his way into the hall, and looking askance at the signs of feasting pervading the Werner establishment with an expression which said plainly,

'Just like all the rest of them. He can give parties while I am standing on the edge of a precipice. He has no thought for *me*.'

'I assure you, sir,' answered the man, 'Mr and Mrs Mortomley left here more than an hour ago. I assisted Mr Mortomley into the cab myself.'

'Then I must see Mr Werner,' said Mr Forde determinedly.

'I am afraid—that he is engaged. We have company tonight, sir.'

Mr Forde turned as if he would have annihilated the speaker.

'He will see me,' he shouted; 'tell him I am here.' And he strode into the so-called library, the door of which stood open, followed by Kleinwort, who, perhaps because he felt ashamed, perhaps because he was cold, looked curiously small and downhearted.

After all, as he confided subsequently to Mr Werner, it was none so pleasant being dragged across country and through town like a dog on the chain by even a companion charming as Forde.

'Shall I take your hat,' inquired Williams, whose ideas of propriety were outraged by the sight of Mr Forde seated in Mr Werner's own chair in that sacred and solemn chamber, his hat on, his fingers beating the devil's own tattoo on the table.

'No,' he growled, and the man retreated, catching sight as he went of a significant shrug of Mr Kleinwort's shoulders.

Almost instantly Mr Werner appeared. The butler opened the door for him to enter and forgot to shut it again.

'I want to see Mortomley,' began Mr Forde, without preface of any kind; 'if he is well enough to travel, he is well enough to face his creditors.'

'I will send and tell him you are here,' answered Mr Werner.

'No, I will go to him without any first message being delivered,' said the other with an angry sneer.

'Pardon me,' interposed Mr Werner, 'but you will do no such thing. It is not with any good-will of mine that Mr Mortomley is my guest, but since he is my guest he shall not be treated by you or anybody else like a criminal. If he choose to see you he can do so, if he do not choose you shall not see him.'

'Do you dare say that to me?' asked Mr Forde.

'Yes,' was the reply, 'and if you speak in that tone to me, I shall say a good deal more which you may not like to hear.'

'Now—now—now—Werner,' interposed Kleinwort, 'you are always so much in too great haste. He meant it not. He would not order about in your house for ten thousand worlds.'

'He had better not,' Mr Werner said, cutting short the thread of Mr Kleinwort's eloquence, for he was indignant at being taken from his guests, and furious at the fact of Mortomley having taken shelter under his roof, and being instantly hunted there by Mr Forde. 'Williams,' he continued, going to the door, and addressing his butler, who was bustling about the hall, Let Mr Mortomley know Mr Forde is here, and desires a few minutes' conversation with him. Now, gentlemen, *I* must bid you good night. Williams will bring you wine or brandy if you only tell him which you prefer.'

'Beg pardon, sir,' interposed Williams at this juncture, 'but—'

'Did you not hear me tell you to let Mr Mortomley know Mr Forde wishes to see him?' said Mr Werner, emphasizing each word with painful distinctness.

'Yes, sir, but Mr Mortomley is gone.'

'Gone!' repeated Mr Werner, while Mr Forde remarked audibly, 'I do not believe a word of it.'

And Kleinwort, pulling his companion's sleeve, entreated him piteously, 'To be impulsive not so much.'

'Yes, sir, went away with Mrs Mortomley in a cab an hour and a half ago.'

'Where did he go to?' asked Mr Werner.

'Don't know, sir. No orders were given to the cabman in my presence or hearing.'

Mr Werner stood silent for an instant, then he said, turning to Williams,

'Ask your mistress to come down here. Say I will not detain her a moment.' And while the man went to do his bidding, he walked up and down the room evidently as ill at ease as his visitors.

Into the room Mrs Werner walked stately and beautiful, her rich dress rustling over the carpet, jewels sparkling on her snowy neck, amid her dark hair, and on her white arms.

She started at sight of the two visitors, but quickly recovering herself, gave her hand frigidly to each in succession.

'Ah! but, madam, we have no need to ask if your health be admirable,' Kleinwort was beginning, when Mr Werner interrupted his ecstasy with ruthless abruptness.

'Leonora,' he said, 'these gentlemen want to know where Mr and Mrs Mortomley have gone. If it is no secret, pray inform them.'

'They are here,' she instantly replied.

'No, they are not; they left in a cab an hour ago or more. Can you imagine where they have gone?'

'I cannot imagine that they have left,' she answered. 'You must be mistaken.'

'If you please, ma'am,' here interrupted Williams, who had remained standing at the door after Mrs Werner's entrance, with an apologetic grasp upon the handle, 'Mrs Mortomley left a note for you. She told me not to mention this till all the company had left, but I suppose, under present circumstances, it is correct for me to do so.'

'I will go for it,' Mrs Werner said, with a little gasp, but Mr Werner prevented her intention. 'Let your maid do so.'

There ensued an awkward pause, during which Mr Kleinwort, with much *empressement*, handed Mrs Werner a chair.

'No, thank you,' she remarked, and the pause continued, and the depth and gloom of the silence increased minute by minute.

At length the maid, having found the note, brought it into the room.

'Give it to me,' exclaimed Mr Forde, trying to snatch it off the salver, but Mrs Werner's face warned him of the impropriety he had committed.

'The note is intended for me, Mr Forde, I think,' she said quietly, and opened the envelope after a courteous 'Pray excuse me.'

As she read her face darkened.

'Where are they, where have they gone?' demanded Mr Forde eagerly.

Mrs Werner lifted her eyes and looked at him slowly and absently, as if she had forgotten his existence.

'I do not know,' she answered. 'Mrs Mortomley does not say, and I have not an idea unless they have returned to Homewood. Mrs Mortomley unfortunately understood Mr Werner objected to my having invited her and her husband here, and she hastened to leave a house where their presence was unwelcome.'

Having unburdened herself of which statement, Mrs Werner gathered up her ample skirt, and with a distant bow to both gentlemen left the room.

Mr Werner went after her.

'Leonora,' he said as she ascended the staircase, but she never answered him. 'Leonora,' he repeated, but still she made no more sign than if she had been deaf.

Then following rapidly, he stood beside her on the landing.

'Leonora,' he entreated, laying his hand on her arm with a pleading gentleness difficult to associate with Henry Werner.

She stood quite still and looked at him with an expression he had never seen on her face before through all their married life, which God pity any man who ever sees it in the face of his wife, in the face of the mother of his children.

'Do not speak to me about them to-night,' she said. 'Hereafter perhaps, but not now,' and her voice was changed and hard as Dolly had heard it.

'Will you give me her note?' he asked.

'Yes, it is your right,' and she gave him the paper she held crushed in her hand, a paper on which Dolly had traced mad words in wonderful hieroglyphics.

After his guests had all departed, when the house was silent and quiet and lonely, and he was quite by himself, Henry Werner smoothed out that crumpled manuscript and read the sentences Dolly had written in her haste.

There was much she had better have left unwritten, as there is in all such effusions, much that was feminine and foolish, and passionate and exaggerated. But it ended with two sentences which burned themselves on Mr Werner's brain.

'If it were not for your sake, darling, I would wish that the man you have had the misfortune to marry might be beggared and ruined to-morrow—beggared, more completely ruined, more utterly even than we have been.

'As it is, I shall never forgive him—never for ever—never.

'DOLLY.'

With a shiver Mr Werner folded up Dolly's epistle and placed it in his pocket-book. Then he did a most unwonted thing for him; indeed, I might say unprecedented,—he poured out nearly a glass of brandy and drank it off.

'After all,' he thought, 'there is more in having a wife who is fond of her husband than most fellows think. That little woman is as brave over her sick husband as a hen about a brood of young chickens. I wonder if she has taken him back to

Homewood; or rather I do not wonder, for I know she would sooner do anything than that.'

And in this idea he was perfectly correct; Dolly had found a shelter for her sick husband, but not at Homewood.

CHAPTER XXVIII.

THE BEGINNING OF A NEW LIFE.

OFF one of the cross roads leading from Stoke Newington and Stamford Hill to Upper Clapton, there stood a few years back, and still stand, for aught the writer knows to the contrary, a few pairs of semi-detached houses, undoubtedly respectable as to position and appearance, but painfully small in their internal arrangement—houses suitable both as regarded rent and position for a couple of maiden ladies, for a widow and her son, for a newly married couple, or for any one in fact whose family chanced to be as circumscribed in number as his income in amount.

All told, these desirable residences contained only seven rooms; but the windows of those rooms overlooked, both back and front, pleasant gardens, and the road in which they stood ended in a brick wall covered with ivy, so that the inmates were crazed with no noise of passing vehicles. Altogether a quiet out-of-the-world little Grove, for by that name it was called, which a person might have wandered about Stamford Hill and Clapton for ever without discovering, had he not chanced upon it by accident, or happened to know some one resident in it.

But Dolly Mortomley was familiar with that out-of-the-way nook.

A widow with whom she had been well acquainted in the old Dassel days, coming to London for the sake of being near her only son, had asked Mrs Mortomley to look her out a house, *small*, *genteel*, *cheap*, in a *respectable neighbourhood*, *readily accessible to the City*—all these requirements being italicized; and after weary searching, Dolly wrote down triumphantly that she had found and taken the very residence described, and that if her friend would send up her furniture, and come and stay for a week at Homewood while the place was put in order, everything should be made comfortable for her, so that she might walk, without any fuss or trouble, into her new home.

Mrs Baker was the name of the new tenant who took possession of number eight, in which she lived for nearly two years, —to the great contentment of tradespeople, tax-collectors, and landlord, for she lived regularly and paid regularly, as only persons possessed of a fixed income punctually received, can do.

At the end of that time, however, her son fell ill, and the doctors advised that she should take him abroad for the winter.

Then ensued a difficulty. She had taken the house on a three years' agreement, and she did not wish to sell her furniture.

Clearly then, as all her friends said, the best thing for her to do was to let the house furnished until the end of her term, by which time she would be able to arrange her future plans.

This was in July. October had now come, and the house was still on view. Keys to be had at Mr Stilton's, Blank Street, Clapton, while once a week the rooms were swept, the furniture rubbed and dusted, and fires lighted, by a former servant, who having married only a few months previously, resided in the neighbourhood.

The house would not let furnished. The class of people who require furnished houses are not those desirous of renting one at about a pound or five-and-twenty shillings a week, and Dolly had already written to inquire whether the chairs and tables and other effects had not better be stored, and the residence let unfurnished.

As she sat plucking the wool out of Mr Werner's mat, the memory of this house had recurred to her. They would be quiet there. She could pay Mrs Baker's rent without saying who were her tenants. Mr Stilton knew her well, and would let her have the keys at once if she said the house was taken. She would have Susan over, and she would tell no one, except Esther and Mr Leigh, and perhaps Rupert Halling, where she and her husband had taken refuge, and she would nurse him back to health in that quiet house where not a sound would disturb his rest, for she remembered Mrs Baker telling her the people next door had neither chick nor child—nor piano.

It all came back to her like a vision of safety and peace. There Messrs Forde and Kleinwort could not intrude; there they might shut their door and bar out the world, and not even Mr Swanland could compel them to shelter a man in possession; there she could go into her kitchen undeterred by the thought of strangers loafing around the fire; there they might have their dry morsel in quietness; there she would be free from the scrutiny of Mr Meadows, and the eternal bickering of workmen; there Mr Bayley would have no right to come at early morn and dewy eve, and neither would Mr Swanland's head and confidential clerk, who appeared perpetually at Homewood to hear Mr Meadows' report, and to make sure the Mortomleys were not interfering with the business, or making away with goods, or inciting the men to rebellion, or, in a word, misconducting themselves in any way which should authorize Mr Swanland in taking active steps to teach them their true position.

As for Mr Werner and all their former acquaintances, she tried to forget she had ever called a human being friend.

'What I have to do now I must do for myself,' she decided, as she drove through the night, her husband's head pillowed on her shoulder. 'If we must pass through the valley of humiliation, it shall henceforth be alone. We have trod it long enough in sight of the public.'

Perhaps she underrated the extent of the responsibility she thus assumed; perhaps in her anger against Mr Werner, and her remembrance of all the misery she had endured at Homewood, she omitted to look on the other side of the canvas, and see the picture of solitude, anxiety, poverty, and lingering illness, ultimately painted there; but spite of this, though she took her bold step in haste, she never repented it had been forced upon her—never, not even when she was weary and downhearted, not even when the burden seemed greater than she could bear, did Dolly regret she decided not to take her husband back to Homewood.

And yet, as she stood at the gate struggling with an unknown lock, her heart did sink within her for a moment.

It was only for a moment, however, for when after another fight with the key of the hall-door, she entered the house and lighted the gas with some matches she had been wise enough to purchase on her way, together with some other articles, a great sense of security and contentment came over her, and she felt, so far as she was concerned, if there had not been a bed or table in the house, if she had been compelled to sleep on the bare boards, she would cheerfully have done so rather than pass another night under the same roof with Mr Meadows or any person of his profession.

Full of this feeling she returned to the cab, and asked the driver to assist her husband to alight. Fortunately, he was a strong, capable fellow, or they must have sent for further assistance.

To her utter dismay, Dolly found it impossible to rouse the sick man to a sense of what was required from him, the moderate exertion of struggling to a standing position, and almost in despair she strove with all her strength to lift him from his seat.

'Let me try, ma'am,' said Cabby, and he took Mortomley in his arms, and the moment after was supporting him on the side-path; then the strange man and she managed between them to lead him up the short walk and the little flight of steps leading to the hall-door.

'Can we get him up-stairs?' Dolly asked in despair, for one look at his face under the gaslight showed her his illness had returned, that he was as bad as he could well be.

'We can try, ma'am,' was the answer.

'You must stay with him while I run up and light the gas,' she remarked.

The man looked at the unpromising staircase, and at Mrs Mortomley, panting and out of breath, and shook his head.

'I wouldn't try it if I was you,' he said.

They placed him in an arm-chair, and then with mattresses brought from upstairs, made a comfortable enough couch in the back drawing-room.

When these preparations were completed, Dolly motioned the cabman to follow her into the hall.

'Haven't you got anybody here with you, ma'am?' he asked, with a rough sympathy in his voice and manner.

'I am all alone for the present,' she answered. 'Will you do something for me?'

'Ay, that I will, if so be I can,' was the ready answer.

'First, how much do I owe you?' and when that pecuniary matter was settled to his entire satisfaction, Mrs Mortomley said,

I want you to fetch a doctor. Find one and bring him here as soon as you can. We won't quarrel about your fare.'

'I am not afraid of that,' he replied, muttering to himself as he climbed up to his box, 'but I am afraid it is an undertaker rather than a doctor you will be wanting soon.'

He was not absent more than half an hour, but in that time Dolly had arranged matters somewhat to her mind.

She discovered coals in the cellar, and a few pieces of wood in the kitchen-grate, and so managed to light a fire in the sick-room. She carried the chairs, upholstered in damask, and other items of drawing-room furniture into the front room, and substituted in their place articles from the upper rooms, which proved that Dolly had no intention of moving her husband to the first floor for some time to come.

From the contents of a travelling-bag, which having been taken straight out to Mrs Werner's carriage, had escaped Mr Meadows' scrutiny, she set out the dressing-table with a few toilet necessaries, and thus it came to pass that when the doctor arrived he found the house inhabited not merely by human beings, but by that subtle essence of womanhood which may be felt but never described.

Already the house was a home, and this man who entered so many houses which were not homes did involuntarily homage to her achievement.

With a quiet tread he walked to the side of his patient, and stooping down over him felt his pulse, pulled up his eyelids, drew down the coverings, and laid his hand on his heart, then placed his own cool palm on the sick man's forehead. Then leaning his elbow on the mantelpiece, he proceeded to question Dolly.

'How long has he been ill?'

'Several weeks. I cannot now remember how many,' she answered, making a movement as if to leave the room.

'He won't hear us,' said the doctor. 'You need not trouble yourself about that. Some one has been attending him, I suppose?'

'Yes,' she answered, 'but not in this neighbourhood; we have only just come here.'

'So the cabman told me,' he replied. 'Has he,' indicating Mortomley with a turn of his head, 'been living low?'

'He has had everything the doctor told me to give him.'

'Beef-tea, wine, and so forth?'

'Yes, all sorts of wine, and everything we could think of or imagine.'

'Just as I supposed,' remarked the doctor. 'And medicine, of course, draughts and drops, and those sort of things?'

'Yes; all that was ordered.'

'And how does it happen a man in his state of health was out at such a time of night—out, in fact, at all?' asked the doctor suddenly.

'Because where we lived was killing him,' Dolly answered; 'because a dear friend wanted to take us to Brighton with her. And—and—well if I must tell you, other members of her family did not make us welcome when we got to her house in London, and I was obliged to bring him here.'

'That is right,' he said, nodding approvingly. 'Always tell the truth to your doctor. In return I will be frank with you. What your husband wants is not so much wine, or meat, or change, or anything of that sort usually recommended, but sleep. If he can rest, and I think he can, that may save him; but I tell you candidly his recovery will be tedious, and nothing except rest *can* save him. Good night. I will not send you any medicine at present, but I will look round early in the morning, and see what sort of a night he has passed.'

And he held out his hand and departed, and Dolly was left alone.

When she paid the cabman for his second journey she gave him a letter, and put him upon honour to post it at some pillar-box where the collections were made at three in the morning.

That letter, written hurriedly and directed in pencil, ran as follows:—

'Thursday night.

'Dear Esther,—I have decided *not* to go with Mrs Werner to Brighton. Directly you receive this, please send Susan to Mrs Baker's. You know the address. I will try to get over to Homewood to-morrow, but cannot do so till Susan comes here. Mr Mortomley is very ill. Do not mention where we are to any one till I have seen you.

'Yours,
'D. MORTOMLEY.'

The cabman was faithful. Though he might never see Mrs Mortomley again, he honestly did her bidding, and accordingly about half-past ten o'clock the next morning Susan arrived, bringing the following note with her from Esther :—

'Friday morning.

'Dear Madam,—I have not kept Susan to take any of her clothes, as I wanted to get her away before Meadows was up. I think you will be quieter at Mrs Baker's than any place else.

'Susan will tell you about Mr Forde and Mr Kleinwort; but perhaps you have seen them.

'They were greatly put out at finding you gone. I would not have told them where, but Meadows he did. No more at present from

'Your humble servant,
'E. HUMMERSON.

'Dear Madam,—I am sorry to hear Mr Mortomley is so ill again. Please do not send Susan here, as Meadows might get talking to her.'

After reading and re-reading this epistle, Mrs Mortomley decided not to visit Homewood for some time to come.

CHAPTER XXIX.

MR FORDE MAKES A MISTAKE.

MATTERS were not progressing pleasantly at Homewood. Relieved from his task of watching Mrs Mortomley's movements, Mr Meadows had spent the evening of her departure in the company of Messrs Lang and Hankins at the public-house which they patronized, and the consequence was that he came downstairs next morning very late, and feeling, after a debauch following a period of enforced sobriety, not at all himself.

And there was nothing prepared for breakfast which he liked. Turner and the other man having been first in the field, had finished such delicacies as Esther had seen fit to set before them, and when at length Mr Meadows appeared he found to his disgust nothing to tempt his appetite. A pot of tea, with sugar and milk accompaniments, a boiled egg, a loaf, and a small quantity of butter, alone graced the board.

'I can't eat this, you know,' said Mr Meadows, pushing away the egg with an expression of loathing.

'Well, you can leave it then?' retorted Esther.

'Bring me some ham,' he commanded.

'There is not any,' she answered.

'Then send for some.'

'Send for some yourself, and send the money with it,' replied Esther, who was not destitute of that spice of the virago which gives flavour and variety to a woman's character

Mr Meadows looked at her darkly, then put his hand in his waistcoat-pocket, and produced some silver.

'Where is Susan?' he inquired.

'She is out,' was the curt reply.

'When will she be in?'

'I do not know,' Esther answered. 'Never perhaps. She has gone after a fresh place, and that is what I intend to do before long.'

'And that is just what you won't do, my fine young woman,' he declared, 'for you cannot leave without a month's notice.'

'Well, we will see,' she replied. 'I have not to give notice to you anyhow. I am not your servant.'

'You are Mr Swanland's, which is about the same thing,' was the answer. 'You chose to stay on after he took possession here for your own pleasure, and you will stay on now for mine, or else we will go before the nearest magistrate and know what he says on the subject.'

But he spoke to space, for Esther, too indignant to listen further, had already left the kitchen, and he was compelled himself to go out into the works and send a lad for the viands his soul desired.

He had not finished his repast before a cab drove up, containing Messrs Forde and Kleinwort.

Turner, sauntering idly about the lawn, was accosted by them.

'I want to see Mrs Mortomley,' Mr Forde exclaimed.

'She has not returned. She left yesterday, as Mr Meadows told you, sir, with Mrs Werner.'

'Yes; but she has come back here.'

'That she certainly has not,' was the quiet reply.

The two men looked at each other; then Mr Kleinwort said,

'We should like to speak just one word with that bright little maid, Esther I think you call her. Will you tell her so?'

'I will find her myself,' said Mr Forde, and he strode into the house, followed by Kleinwort. As they entered the kitchen, Meadows, looking little better for his breakfast, rose to meet them.

'Where is Mrs Mortomley?' repeated Mr Forde, evidently believing that iteration would bring him knowledge.

'At Mr Werner's, sir.'

Mr Forde muttered an impatient oath.

'Where is that girl?—Esther, I mean.'

Mr Meadows went in search of her, and when she appeared, Mr Forde remarked once again, that he wanted to see Mrs Mortomley.

'She is not here, sir, she went away with Mrs Werner yesterday.'

'Yes, but she left Mrs Werner's last night, and you know where she is now.'

The arrow was shot at a venture, but it told. Esther coloured and looked confused.

'Come now, tell us where she is,' said Mr Forde in his mildest accents.

It was not of the slightest use trying to fence with the difficulty, so Esther grappled it.

'I do not know, sir,' she answered; thinking she might as well tell a sufficient falsehood when she was about it.

'That is not the truth,' remarked Mr Forde.

'And if I did know where she was, sir,' continued Esther, 'I should not give her address to you or any one else without her permission.

'You are all a pack of thieves and swindlers together,' observed Mr Forde; including, with a comprehensive glance, Meadows and the two men and Esther, in the statement levelled against the Mortomley establishment; 'and I don't know that I ought not to give you all in charge for conspiracy. I will send for a policeman, and see if he cannot induce some of you to find your tongues.'

'I wish you would hold yours for a while,' interposed Kleinwort. 'Fact is, my good peoples, we want to see that dear, distressed Mrs Mortomley, and do much good to her and that poor invalid husband, and after a day or two it will be too late by far. You come with me,' he added, addressing Turner; 'you, I see, have brains and can understand; let me talk with you.'

And so he and Turner walked into the conservatory.

'I will give you one—two—dree—foar—five gold pounds, if you get me the place where to find our little lady,' he remarked.

But Turner shook his head.

'I can't get it for you,' he said.

'But that maid so nice knows where she is. You worm it out of her. You extract that knowledge.'

'No, sir,' answered Turner. 'I will not. I am not aware she has the slightest idea where her mistress is; but if she has, I am not going to pump her to please you. Put up your money, sir. God knows I have always thought badly enough of our calling, but I think it respectable in comparison to the callings I have seen followed by rich people since I came here; and badly as I want five pounds, if I could take it to play the spy on a lady like Mrs Mortomley, I ought to be shot—that is what ought to be done with me; and I have no more to say.'

'What can these beastly English brutes see in that Mrs Mortomley to make them loyal so senselessly,' considered Mr Kleinwort. 'She has not golden hair like mine dear wife, nor eyes so blue; nor presence so imposing; nor that red and white so lovely; neither is she house-mistress so clever; nor big brains as have some women. All she seems to be owned of is a sharp tongue and a big temper. But these Bulls are so stupid, they like to be goaded; they need not repose at home, as do we whose heads know no rest abroad.'

For above an hour the pair remained at Homewood, thinking what could be done, but every one about the place they found either senselessly honest or stupid beyond belief; and at last, wearied and angry, Mr Forde returned to the kitchen, and addressing Esther, remarked, 'I suppose if I leave a note here, Mrs Mortomley will have it?'

Then answered Esther demurely, 'I'm sure I don't know, sir; you had better ask Mr Meadows.'

'What the — has Mr Meadows to do with the matter,' inquired Mr Forde.

'Only, sir, that he sends all my mistress' letters to Mr Swanland,' explained Esther, delighted at a chance of at last airing that grievance.

'What does she mean?' inquired Mr Forde, turning to Meadows.

'Nothing, sir, only that Mr Swanland, as trustee, of course opens *all* letters.'

'Whereupon Mr Forde made some remarks about Mr Swanland, which, though a true chronicler, I must refrain from setting forth in print.

I should think, sir,' suggested Esther, when the storm had blown over a little, 'that, if you sent a note either to Mr Leigh or to Mrs Werner, my mistress would have it. She is quite certain to send her address to them.'

'Look here, my girl,' said Mr Forde, 'I will give the note to you, and trust to chance. If Mrs Mortomley has not given her address to you, which I believe she has, she will within twenty-four hours. Give me pen, ink, and paper.'

And though letter-writing was against all Mr Forde's principles, he thereupon sat down and wrote a note to Mrs Mortomley, stating with what regret he had heard of her consulting a solicitor, and asking for an interview which he had no doubt would prove of ultimate advantage to all concerned, 'including Mr Mortomley himself.'

When he had finished, he laid the envelope and a florin on the table and summoned Esther.

'That is the letter,' he remarked.

She took the letter and pushed aside the florin.

'My mistress left me enough money, thank you, sir,' she said; 'and I would rather not take any more from any one.'

Mr Kleinwort shrugged his shoulders as she retreated, and his friend pocketed the florin.

'Asherill had reason,' remarked the German.

'What reason, and for what?' asked Mr Forde.

'He would do nothing with those people,' was the reply; 'and, my faith, before you have finished, I think it may come to pass you shall wish you had let them choose their own lawyer, their own trustee, and liquidated their own estate for their own selves.'

'But you yourself advised—' began Mr Forde.

'Advised on your story which you swore was true. You said Mortomley was shamming sick; that the nephew was a rogue and fool combined; that the little woman had her own fortune secure; that besides, they had made one great *coup*, and put away money beyond count. Ah! bah! you great, stupid head—these two, man and wife, have been as senselessly honest as foolish, as even I, looking around, using my eyes, using my ears, can see, and you had better have treated them as such. Now I have said my say, now do as you like for the future.'

'You are a clever fellow, Kleinwort, but you do not understand England or English people.'

'That may be well,' agreed Mr Kleinwort, with a face like a judge, all the time he was laughing to himself at the innocence of his companion. As for Mr Forde, what he liked to do in the future was this.

When Mrs Mortomley received his letter she sent it to Mr Leigh, requesting him to attend to it; and although the lawyer considered it a somewhat curious and involved epistle, he repaired forthwith to St Vedast Wharf.

Mr Forde was within and visible.

'I have called,' said Mr Leigh, after the first ordinary courtesies had been exchanged, 'to speak about a letter you sent to Mrs Mortomley a few days ago.'

Mr Forde rose and put his hands in his pockets. 'You will not speak to me about it, my good sir; depend upon that,' he observed.

'I think you must have misunderstood me,' ventured Mr Leigh in amazement.

'No, sir,' I have not,' was the reply. 'I wrote a friendly letter to Mrs Mortomley, and instead of coming to me herself she sends a lawyer. I will have nothing to do with you, sir. There is the door; be kind enough, as you came through it, to go out through it.'

'Certainly,' agreed Mr Leigh, 'but—'

'Leave the room, sir,' roared Mr Forde. 'Will you go out of the premises peaceably, or must I put you out?'

'Mr Forde,' remarked the lawyer, 'you must be mad or drunk. In either case I can have no wish to remain in your company. Good morning.'

'Leave the room sir,' repeated Mr Forde. He was one of those men who think some charm lies in shouting out a certain form of words so long as any one can be found to listen to it.

'Good morning,' said Mr Leigh again in reply, and he left St Vedast Wharf boiling over with rage.

As he proceeded up the lane he met a man with whom he had some acquaintance — a man recently elected one of the directors of the General Chemical Company, Limited.

'Why, Leigh,' said this gentleman, 'where are you coming from?'

'I am coming from being ordered off your premises by your manager,' replied Mr Leigh, still white with passion.

'My dear fellow, impossible—'

'Not merely possible, but true,' was the answer. 'I have a client of the name of Mortomley, who, some years ago, became, acquainted with your firm, and who has never done a day's good since. He is now in liquidation, and Mr Forde wrote a note to Mrs Mortomley, which I can show you if you are at all interested in so small an affair, wanting to see her. She did not want to see him, and so sent his communication on to me; but when I went to speak to him he flamed out on me as if I had been a pickpocket, ordered me off the premises, and behaved, as I told him, as if he were either mad or drunk.'

'Humph!' said the new director. Mr Forde had within the previous half-hour dealt himself a worse card than had ever before lain in his hand. 'If you want an apology, Leigh, the idiot shall send you one—but—'

'Apology!' repeated the lawyer, 'do you suppose I would accept one if the maniac sent it; but look to yourself, Agnew. There is something awfully rotten about your company, or I am much mistaken.'

'I quite agree with you,' was the reply; and the pair parted company; but instead of entering St Vedast Wharf, Mr Agnew turned along a cross lane, and thought Mr Forde over quietly and at his leisure.

When he had thought him over he retraced his steps, and entered the offices, where Mr Forde greeted him as though he had never spoken an insolent or unkind word to any one.

'Fine morning, sir,' he declared. It was a curious fact that the moment the Mortomleys left Homewood the rain ceased.

'Yes, very fine,' Mr Agnew agreed, walking to the window. He was the most silent person Mr Forde had ever encountered. He wore his hair parted down the middle, he used scent, his hands were very small and white, his clothes came from a West-end tailor, and he had married the daughter of some country magnate. Altogether every one liked him at the board, because he did not interfere, because he was a gentleman, and because, as one of his fellow-directors said,

'He is a Hass. If you want my opinion of him, that's what he is—a Hass.'

And so nobody feared and no one cultivated him, and he mooned about the premises at various hours, asking unconnected questions, looking at the books in a desultory sort of way, tolerated at the wharf as a simpleton might have been, and seeing much more than any one gave him credit for.

One of the questions he asked Mr Forde quietly and in a corner on that special day related to the estate Mr Swanland was liquidating.

'About Mortomley now,' he said confidentially.

'I am sorry to tell you, sir, I have been entirely deceived in that blackguard,' answered Mr Forde. 'I trusted him as I would my own brother, and he has run away with I should be sorry to say what amount of money; but we shall catch him yet, I hope,' added Mr Forde; 'and Swanland says there will be a capital dividend. But one does not know who is honest, one does not, indeed. I shall never advise giving another man time.'

'I really do not think I should were I you,' said Mr Agnew. 'It makes matters unpleasant if things go wrong.'

'Ay, that it does,' said Mr Forde, 'though that would not matter much if all my directors were such zanies as you,' he added mentally.

For it was a curious fact that Mr Forde conscientiously believed if he could only be rid of the interference of his directors for a month, or obtain an entirely new set whom he could direct as he pleased, fashioned perhaps upon the model of Mr Agnew, he should be able to make such play with the resources of the Chemical Company, that he might raise it to the pinnacle of commercial success.

Beyond keeping his situation he had really very little good for himself, notwithstanding his manœuvring, notwithstanding the risks he had run, the almost maddening anxieties in which he had managed to entangle himself.

Heaven knows the game had not been worth the candle, but then, when a man begins a game, he cannot tell the end; and when the game is ended, it is too late to fret about the cost.

If ever an essentially round person had the misfortune to be placed in a square hole, that person was Mr Forde; and not all his loud talk and vehement self-exertion could fill the vacant corners or give him any real sense of security in his position.

Nevertheless, to that position he held on as a man might cling to the last to a sinking vessel.

So long as he could keep his head above water at St Vedast Wharf, there was hope that some friendly ship might rescue and bear him off to safety.

'You wait,' said Kleinwort to him, when they were discussing the pig-headedness of the directors and the general and disgusting ingratitude of small customers, who would keep failing, and thus drew attention to those accounts which were of regal magnitude. 'You wait; do not inquiet yourself more than you can avoid. I have one idea that we should be able to do much good together. Once I made a great *coup* that is in mine head, then we shall see much. Amongst more if Bertrand Kleinwort cannot put a fortune in the way of his friend.'

'Thank you, Kleinwort,' replied Mr Forde gratefully. 'I know I can trust *you*.'

Which showed an amount of faith difficult to conceive of any one possessing in the sceptical nineteenth century.

But Mr Forde had an enormous capacity for believing in things he desired should come to pass.

And this was really a great pity.

CHAPTER XXX.

THE MEETING OF CREDITORS.

If any person ever questioned the wisdom of Mr Asherill in taking for his partner that perfect gentleman Mr Swanland, his doubts must have been dispelled had he chanced to be present at the meeting of creditors—*re* Archibald Mortomley.

Mr Asherill himself would have felt proud of his junior, had his principles permitted of his attending on the occasion.

There was a judicial calmness about Mr Swanland, which produced its effect on even the most refractory member of that motley throng.

It would have been almost as easy for a creditor to question the decision of a Vice-Chancellor, as the statements of that unprejudiced accountant.

If Mr Swanland did not fling back his coat and unbutton his waistcoat, and tear open his shirt and request those present to look into his heart, and see if falsehood could there find a resting-place, he, at least, posed himself as Justice, and held the scales, I am bound to state, with strict impartiality between debtor and creditor.

His worst enemy could not say he favoured either. If his own brother had gone into liquidation, he would not have turned the beam against the creditors in favour of that misguided man.

Even-handed justice was meted out in Salisbury House. The old fable of the two animals that stole the cheese, and asked a wiser than themselves to decide as to the share to which each was entitled, was put on the boards there, and acted day after day, and with a like result. In their earnest desire to be perfectly impartial towards both sides, Messrs Asherill and Swanland ate up the cheese themselves.

If this proceeding failed to satisfy either creditor or debtor it was no fault of theirs.

No one could say they had shown favouritism; and, indeed, it would have been very wicked if any one had, since Mr Asherill—and inclusively Mr Swanland—always declared each estate as it came, and was liquidated, left them losers by the transaction. Nevertheless, the villa residences of both gentlemen bore no evidence of poverty; on the contrary—though had either partner taken the trouble to visit the houses of those who were so ill-advised as to go into liquidation instead of bankruptcy, he would have found that the 'friendly arrangement' carried on under the paternal eye of Mr Asherill, or the dispassionate gaze of Mr Swanland, had not resulted in any increase of luxury for the debtors or their families.

Like his senior, however, Mr Swanland was utterly indifferent to the ruin of his clients, so long as he compassed his own success.

Heaven forbid I should say that all men of his profession are cast in the same mould, but there can be no question that the new law throws a fearful amount of power into the hands of any one who likes to use it for his own advantage, and places at the same time any trustee who desires to deal leniently with a bankrupt in a position of unpleasant responsibility.

To put the matter plainly, if a trustee has a fancy for the cheese, he can eat it himself, rind and all; but if he thinks this creditor has been hardly done by, or that the debtor is a poor devil, really very much to be pitied, he had better take care how he gives expression to such sentiments.

It is far wiser to adopt Mr Swanland's *rôle*, and please nobody, than run the risk of trying to please anybody but himself.

But at a meeting of creditors, when his mission was to tell a flattering tale and get the ear of the assemblage, Mr Swanland was a man of whom his partner felt justly proud.

What could be neater than the way in which he placed the state of affairs, *so far as his information went*, before the bulls of Bashan with whom he had to deal.

Like oil on the waters came the flow of Mr Swanland's fluent tongue.

He uttered no disparagement of Mortomley. His position was unfortunate, doubtless, and so was the position of his creditors, but Mr Swanland was pleased to inform the meeting that he expected the estate to return a very good dividend; a very good dividend indeed.

From what he could hear and from what he had seen, he was justified in saying a large profit could be realized by carrying on the works. There were a fine plant, an extensive connection, and a considerable amount of stock.

It was perhaps unfortunate that Mr Mortomley had not sooner taken his creditors into his confidence; but, said Mr Swanland with a touching humility that might have done credit to Mr Asherill himself, 'we are all liable to error.'

'Mr Mortomley acted for the best, no doubt.' Here there was a murmur of dissent from the bulk of the audience, 'but whether it has proved for the best or not in the past, at all events he has acted wisely in the present by relinquishing everything to his creditors.'

Here one sceptical wretch suggested, 'He hadn't given anything up till he couldn't help hisself.'

Which was indeed a statement too perfectly true to be controverted.

Mr Swanland therefore glossed it over. 'No doubt,' he said, 'Mr Mortomley would have done better for himself, and—others—had he consulted his friends and creditors at an earlier stage of his embarrassments, but even as matters stood, it afforded him, Mr Swanland, much gratification to be able to state that no real cause existed for the gloomy view of affairs taken by a few of the gentlemen in the room.

'He begged to be allowed to lay before the meeting a statement of Mr Mortomley's liabilities and probable assets.' Which he did.

It was no part of Mr Swanland's policy at this period to cover his canvas with dark colours.

Rather he went in for Turneresque effects, and threw a lurid light upon the profits which might be expected from the continuance of the business under *proper supervision;* from the leasing of Homewood and its grounds to a suitable and responsible tenant; from the sale of the effects; from the collection of the outstanding book debts, and the appropriation of the remaining portion of Mrs Mortomley's fortune.

When he came to this last part of his story, over which he was rather inclined to slur, as an inexperienced pianist slurs a difficult passage in a new piece of music, the knowing ones amongst the creditors pricked up their ears, and one of them, a gentleman who was quite as sharp in his way as Mr Gibbons, and a vast deal more honest, said,

'If you tell us, Mr Swanland, how much the estate can pay in cash now, we had better take that amount than await the result of liquidation; whether it be a shilling, half-a-crown, or five shillings in the pound, I say let us all agree to take whatever the estate can pay, and give the bankrupt his discharge. Then if he is honest he can begin again and pay us all off; and if he is not honest, we shall not be one bit worse off than if we allow the concern to go on and stand by watching the whole estate eaten up by lawyers and accountants.'

There was a horrible pause; a pause during which Mr Forde turned sick with terror and Mr Swanland white with rage, and more than one non-fluent creditor cleared his throat and wetted his lips preparatory to following the suit of the last speaker, and expressing his own humble opinion about the subject on hand.

That pause was broken by Kleinwort.

'I mean not to be rude,' he began in his broken English, which was no better and no worse than on that evil day (for England) when he first landed at Folkestone, 'but might I make bold to inquire how large is the little stake of that last speaker so confident, in the estate of our poor sick Mortomley ? '

'Our little stake, Mr Kleinwort,' answered the opposing creditor, 'is not quite three hundred pounds; but still three hundred pounds is more than I and my partner care to lose totally if we can get anything out of the fire. To the majority of people, this liquidation business is as a new toy. Creditors are delighted with it at first. We have had some experience of its working, however; and when a man goes into bankruptcy we write his account down 'doubtful,' when he goes into liquidation we write it off 'bad.'

Then arose a babel of tongues. Mr Forde, Mr Kleinwort, Mr Gibbons, and a host of other creditors, talking all at once, none listening.

To all intents and purposes there was not the slightest necessity for this expression of opinions. Mortomley's affairs had been all settled before the meeting of his creditors was convened. Forde had spoken, and Kleinwort had spoken, and a few other people besides, who amongst them virtually arranged the programme of his business future; and though an Act of Parliament rendered this crush, by intimation, indispensable as a matter of formality, it was, in reality, perfectly useless as a matter of fact.

The only possible pleasure or advantage the most persistent of the smaller creditors could derive from attending the meeting, was the opportunity it afforded him of bemoaning his own hard fortune, and the wickedness of Mortomley in having omitted to settle his little account at all events.

It did not signify in the least that to those lamentations no one listened, unless, indeed, some man gifted with a louder voice and greater powers of endurance than his neighbours compelled the attention of the trustee, who was always able to silence him with some calm and plausible answer,—the indignant creditor had spoken aloud and 'given them a piece of his mind straight out,'—while, so far as Mr Swanland was concerned, his experience had taught him that these ebullitions were all so may safety valves which prevented the possibility of any serious explosion damaging his interests.

At last it became patent even to the representative man who always announces his intention of 'attending the meeting personally,' of 'seeing to his own matters for hisself,' and who generally tells the assembled company that all he wants is his money—and his money he will have—that the large creditors were with the trustee; and as the trustee, they considered, must be friendly to Mortomley, there was no use in pushing opposition further.

And indeed there was not. A certain number of creditors who did not 'wish to do Mr Mortomley any harm,' who had found Mr Mortomley a very fair-dealing gentleman, and 'hoped he would get through his trouble all right,' had readily agreed to everything Mr Benning's managing clerk proposed in Mr Mortomley's interest, and the result was that the amount required and the numbers required to carry a majority had all been made up long before the meeting.

Nevertheless, as he blandly suggested, Mr Swanland liked to see unanimity amongst the creditors. Kleinwort backing him up with a remark to the effect that 'the goods of one was for the goods of all.'

'If I get my money,' he observed to one splenetic individual, 'you get your money. If I get not mine you get not yours; but look how big is mine besides your little dot; and I am content to wait and believe. Be you content too.'

Over the choice of the gentlemen who were to form the committee of management, and who were popularly supposed to be placed on a higher pinnacle of power than that occupied by Mr Swanland, there proved, however, more difficulty than the trustee bargained for.

Not that it mattered materially to him; but opposition in any shape chafed a temper by no means angelic, induced to a certain degree, perhaps, by a digestion far from good.

And whatever was proposed, Mr Gibbons and the gentleman who entertained that rabid antipathy against lawyers and accountants set themselves determinedly to oppose; the last individual illustrating his remarks with a candour which, if some people in the City did not fear the strong lights of a court as much as ladies of a certain age dread the unflattering glare of sunshine, would infallibly have produced more than one action for libel.

The only real fun which could be taken out of the meeting arose from this person's comments on the capabilities for evil and impotency for good possessed by the various candidates mentioned, and the assemblage was almost restored to good humour when his plain speaking culminated in a direct attack on Mr Gibbons concerning the very estate on the management of which that gentleman had prided himself so much when addressing Rupert Halling.

'If I had known Mortomley contemplated any step of this kind,' he finished, 'I would have taken out a debtor's summons and forced him into the Bankruptcy Court, which he may still live to wish I had done. I hate hole-and-corner work, and all this management of a man's assets and debts in any shabby office on a two-pair back, with some fellow out of a loan-office, or who has been clerk to some disreputable attorney, for trustee.'

'I apprehend, sir,' Mr Forde was beginning, when Mr Kleinwort interposed.

'It is of no good use, Forde, talking to this gentleman gifted with so much language. He thinks he is on the floor of your House of Commons, or making his last address to his British public from an Old Bailey dock.'

'Bravo! Kleinwort,' said Mr Benning, as a peal of laughter rewarded this utterance.

'German thief,' observed his adversary, quite audibly. Then addressing the assemblage, added, 'If you are all such idiots as to believe in any statement of accounts dished up at a meeting of creditors such as this; if you refuse to back me up, and are afraid to fight for the recovery of your own money, it is of no use my speaking any longer. I wish you joy, gentlemen, of the dividend you will receive out of this estate.'

And with a mocking bow he left the room followed by Rupert Halling, who, slipping his arm through his, walked with him along Cannon Street, saying,

'I wish—I wish we could undo all that has been done in this matter; that my uncle's estate could have been arranged anyhow except in liquidation.'

'Well, it cannot now, and there is no use in fretting about the matter,' was the reply. 'Of course I knew if I talked till Doomsday I could do no good; but I never intend to cease talking till we get some decent sort of Bankruptcy Act. Tell your uncle I bear him no malice, and that I shall be glad to know he has got out of this affair better than I expect. It was not for the sake of the money I spoke, but because I hate to see a good estate eaten up by such fellows as Asherill and Swanland. By the way, that is bad about Mrs Mortomley's money. How could her husband be such an idiot as not to make her safe!'

'The men who make themselves and families safe are those who let their creditors in,' said Rupert sententiously.

'I expect you will find, when Swanland has finished manipulating the estate, that your uncle has let his creditors in to a pretty tune,' answered the other.

'At any rate he has given up everything he had on earth,' remarked Rupert.

'So far as I am concerned, I would much rather he had kept everything himself than given it to Swanland. I should like to meet that congregation of asses,' and he pointed back towards the Cannon Street Hotel, 'two years hence, and hear what they think of liquidation by arrangement then.'

'I must get back now. I want to hear the resolutions,' said Rupert.

'Call at my office as you return and let me know the names of the committee,' observed the other; but Rupert had not the slightest idea of doing anything of the kind. He had promised Dolly to see her husband—who was at that moment under the same roof with his creditors, ready to answer any inquiry they might see fit to put—safe home, and he meant to fulfil that promise, though home now meant to his uncle merely that little house at Clapton—though the dear old roof-tree at Whip's Cross might shelter him or his no more for ever.

By the time Rupert re-entered the room, Mr Swanland had been able to complete the arrangement of Mortomley's affairs to his satisfaction.

The working of the Colour Manufactory was to be continued. A committee of five persons was appointed, and those five persons were Messrs Forde and Kleinwort; an opposition colour-maker who, having ordered and paid for some carmine which had not been delivered before the final crash, was thus enabled to take out much more than the value of his money, in helping to undermine the Homewood works, and keep Mortomley himself out of the trade; that friendly creditor who knew nothing of the City, or City ways, and was therefore quite as good as no-one; and a certain Mr Lloyd, who said he had no objection to serve on the committee if by doing so he could in any way serve Mr Mortomley.

In all questions, save one, the majority was to decide any subject in dispute. That one excepted question was the important item of Mr Mortomley's discharge.

Excepting the five were of one mind on that point, Mr Mortomley's discharge could never take place. Unless, indeed, he paid ten shillings in the pound—which seeing the power of paying anything had virtually been taken from him, was, to say the least of the matter, an extremely improbable contingency. The gentleman, however, who wished to serve Mr Mortomley, and Mr Gibbons, and Mr Leigh, and a few others, having taken counsel together, a rider was, with much difficulty, appended to the proceedings in the shape of a resolution to the effect that if the committee failed to agree on the subject of the discharge, it should be competent for the bankrupt to refer the matter to another meeting of his creditors, said meeting to be called at his own expense, which, though plausible enough in theory, was a reality no man in Mortomley's position could ever hope, unless a miracle were effected in his favour, to compass.

Moreover, the question of an allowance to Mr Mortomley was left to the judgment of the committee, and thus everything having been done quite according to law, Mr Swanland was installed solemnly as trustee and manager of the Mortomley's Estate, and could, the moment he left that room, snap his fingers at all the credulous folks there assembled, Mr Forde included in that number—Mr Forde, who expected to sway him as he had swayed other trustees, and who certainly when he elected that Mr Asherill's perfect gentleman should fill the post of liquidator, never intended his nominee to draw as hard and fast a line against him as against the other creditors.

Very soon, however, he was destined to be undeceived.

He tried to get Mortomley's bills renewed, but Mr Swanland refused to give him Mortomley's address, and warned him that if he did succeed in obtaining the bankrupt's signature, the documents would not be worth the paper they were written on.

He sent goods to Homewood, but they were returned on his hands.

'I must buy in the best market,' said Mr Swanland. 'I am but the agent for the creditors, you will please recollect, and have no power to show favour to any one.'

'What the devil do you mean!' inquired Mr Forde.

'I must buy good articles at the lowest cost price,' was the reply; 'and your articles are not good, and they are, further, extremely dear.'

'I rather think you forget yourself, sir,' said Mr Forde in his loftiest manner. 'You forget I made you trustee of this estate.'

'I do not forget; but the days of Queen Victoria are not those of Elizabeth,' was the reply. Mr Swanland, in his hours of elegant leisure, had occasionally met literary people, and though he distrusted them, stored away their utterances and quotations.

'Can't you talk English,' asked Mr Forde in reply.

'Certainly, though I should not care to talk it quite so plainly as did her Majesty. She said, "I made you, proud prelate, and by —— I will unmake you!" I say, "You brought this estate to me, and I intend to wind it up honestly without fear or favour."'

'Damn you!' said Mr Forde with a sincerity and vigour the Virgin Queen herself might have envied.

Like Mortomley, whom he had netted, he found himself utterly taken in.

'Would to God!' he remarked, with that reference to a supreme power people are apt to make when they have exhausted the resources of all their own idols and found them really of very little avail, 'Would to God! I had left the management of Mortomley's Estate to that fool Mortomley himself and his solicitor. They would have considered ME, and this selfish brute will not.'

Which was indeed quite true. A man had always better by far place himself in the hands of a man who is a gentleman, even if he be a fool, than of a man who is a cad, even though he be wise.

Save through misadventure, the gentleman will not throw over even a cad; but the cad waits his opportunity and throws over friend and foe, gentle and simple, with equal impartiality.

Mr Swanland did, at all events, and therein, situated as he chanced to be, he was wise.

For with the best intentions in the world, Mr Forde had hitherto always managed to bring those trustees, who were simple enough or dishonest enough to do his bidding, to ultimate grief.

When Mr Swanland spoke of the manager of the General Chemical Company as so mentally short-sighted that he could only see to twelve o'clock that day, he described his character to a nicety.

Probably through no fault of his own in the first instance, Mr Forde eventually found himself traversing a path which led him at one time along the brink of a precipice, at another across a country intersected by deep ravines and dangerous gulleys, and any man who had fully realized the peril of his position must either have abandoned the idea of going further in despair, or have so utterly lost his head as to have been dashed to pieces long before the period when this story opens.

But Mr Forde did not realize his position, or the position of the General Chemical Company.

He had faith if he could only hold out long enough relief would come—to him—or to the Company. Naturally he hoped it would come to him first, in which case he confided to a few chosen friends the fact that, if he were to walk out of the place, the directors would have to close the wharf-gates within four-and-twenty hours, but if relief were to pay a preliminary visit to the Company, he knew such a stroke of good fortune must ultimately benefit him.

With all his faith, and he had much, he believed Mr Asherill's partner if appointed trustee of Mortomley's Estate would be with him hand-and-glove, and when he found Mr Swanland was not inclined to be hand-and-glove with any man, he bewailed in no measured terms his evil fate to Kleinwort, who only shrugged his shoulders and said,

'You had better much have trusted the sick man and the little lady and the swaggering nephew; you had by far best have had good temper, and not have run to lock them up in liquidation, with your lawyer, your trustee, your committee. That Leigh man might have been turned round a finger—mine—and the little lady and the sick man, had you spoke pleasant, would have gone on trying hard to do their best for another year at least calculation. Those thousands, Forde, dear friend, those thousands! Oh! it does break mine heart to call to mind they were so near and are so far! That demon Swanland he will liquidate it all; and we—you Forde and I Kleinwort—we might have dealt with it had I known, had you not spoken so hard to the little woman. I am not much of superstitious, I do hope, dear friend, and yet I feel this will be a bad mistake for us.'

Whereupon Mr Forde bade him hold his tongue if he could not use it to some pleasanter purpose.

But Mr Kleinwort refused to hold his tongue. 'It was not good to lay so many stakes upon that Archibald Mortomley horse,' he persisted. 'Bah! One that could not, in your charming English, stay, that was a roarer, so short of mercantile breath when you dug your spurs in and flogged him with your heavy whip he dropped down as dead. It was a mistake, and then you made bad worse with the little lady, and for this reason we shall all suffer; we shall all cry and make bitter lamentation.'

'Kleinwort, you are enough to drive a fellow mad!' expostulated his so dear Forde.

'Yes, yes, yes. I know all that,' said the German. 'You never want to hear no speech but what is pleasant and comfortable. You will not listen to warning now, but the bad day may be nearer at hand than you think, when you will say to me, "You had reason, Kleinwort,"—when you will make remark to others, "I thought Kleinwort babbled all nonsense, but his words were true words." '

'Well, whether they prove true or false will not help us in this Mortomley affair now. One good thing is the business being still carried on. That is in our favour.

'You had better make much use of that while you can,' was the reply, 'for it will not be carried on very long.'

'What do you mean?' asked Mr Forde.

'Just the very thing I say—unlike you English, who always mean not what they say. Swanland will stay colour-maker for while there is money to lose and to spend; but you, even you, my good Forde, must know he cannot so conduct that affair as to induce those big works to pay anybody but himself.'

'I fail to understand you.'

'Could you go down and make those works, of which you know nothing, yield big profits?'

'Of course I could,' was the confident answer.

'Ah! but you are so clever,' said Kleinwort with a sneer, which was lost on his companion. I did forget you had managed so long and so well the Wharf Vedast. It is not many who could bring such talents as you. Swanland has them not, most surely, and so I say the Colour Works will stop one day like—that,'—and Mr Kleinwort clapped his hands together with a suddenness which made his companion jump.

'But he is making an enormous profit,' remarked Mr Forde.

'Ah! well, we see if we live; if we live not, those who do will see,' answered Kleinwort, with philosophical composure, as he parted from his companion.

'I wonder what has come to Kleinwort,' thought Mr Forde; 'until lately he was always hopeful, always pleasant. I hope to mercy nothing is going to happen to him.' And at the bare idea, self-suggested, the manager turned pale. 'Good Heavens! what would become of ME in that case?' was the unspoken sentence which flitted through his mind.

But comfort came to him next instant, in the reflection that let Kleinwort's faults be what they might, they did not include any inclination to deceive his friend.

'He would tell me; he would give me fair warning; if there were a leak anywhere, he would not keep the misfortune secret from me,' were the assurances with which he restored his own courage. While all the time the little German was mentally considering,

'That orange is about squeezed dry. A short time more and our dear Forde will have no more cause to be anxious about the affairs of Kleinwort. His mind will be set quite at rest. Bah! The easement will come sooner than I intended, but it is a wise man can read the signs of the weather. That new director would spoil our little game if I stopped it not myself. Yes, it is nearly over, and it is well, though I should like to have played on a little more, and kept Forde like the coffin of Mahomet hanging for a time yet longer.'

CHAPTER XXXI.

ONE FRIEND MOST FAITHFUL.

It was Christmas Eve, and Mrs Mortomley in the little house at Clapton sat 'counting out her money.'

This ought not to have been a long process, for her resources had sunk very low. Three months had elapsed since her husband's estate went into liquidation, and for those three months, first at Homewood and next at Clapton, they had been living on that sum which Rupert's foresight saved from the general wreck, so that the sovereigns lying in Dolly's lap were easily counted. Nevertheless, as though she fancied they might grow more numerous by handling, she let them slip through her fingers one by one, whilst her eyes were fastened, not on the glittering gold, but on the firelight as it now flashed over the small room and again seemed to die away altogether.

She was quite alone in the house. Susan had gone out marketing, and Esther, who had long left Homewood, was visiting her relations in order to benefit her health, which had suffered severely during the weeks succeeding to that dinner-party when Mortomley's friends proved of so much service to his wife. Rupert, staying with them, had dragged Mortomley, an unwilling sight-seer, up to London, to inspect the glories of the shops. Lenore was still at Dassell, and thus it came to pass that Dolly sat alone in the firelight, counting her money and thinking prosaically over ways and means.

She had not gone out to meet her trouble half way, but it was impossible for her to evade the fact that poverty was coming upon them like an armed man; and that although her husband's health was much improved—miraculously improved said the doctor—it would still be worse than folly to tell him nothing save a few sovereigns stood between them and beggary.

Through all, he had clung to the belief that Dolly's remaining thousands were safe, that she and the child could never know want, and Dolly had lacked courage to open his eyes, and no one else thought it worth while to do so.

As she sat letting the sovereigns fall through her fingers as though they had been beads on a string, Dolly's mind was full of very grave anxiety. She had not taken Rupert into her confidence; a feeling of distrust had arisen in her heart against him, and she did not feel inclined to parade her troubles before a man who, to put the case in its mildest form, was not likely to prove of much assistance to her.

Dolly was at her wits' end—no long journey some of her old detractors would have said—all her early life she and shortness of money had been close acquaintances, but hitherto she and no money had not even shaken hands. A certain income, if small, had always been her or hers within the memory of Dolly; and now, just when she wanted it most, just when even fifty pounds a year would have seemed an anchor upon which to rest, she found herself in London almost without money, with a husband still in a delicate state of health, and without friends.

Yes, indeed, though a score of people at least had written to say how delighted they would be if she and dear Mr Mortomley would come and pay them a long visit, she felt friendless. To many a kind soul, who knew no better way of sympathizing with their misfortune than ignoring them, she entertained feelings of the keenest animosity.

Of their conventional little they offered her the best they dared offer. How should they understand that to the Mrs Mortomley they had known gay and prosperous, her husband's trouble should mean looking after pennies—thinking wearily over sixpences.

In a vague way they understood Mortomley had lost a lot of money, and they at once offered hospitality to his wife and himself; what more could those people do who were totally ignorant of business, and who only imagined it meant something 'horrid in the City;' but Dolly was smarting just then under the blows she had received from Messrs Swanland, Dēan, Forde, Kleinwort, Werner, to say nothing of the other creditors who, in the Homewood days, had represented to Mortomley's wife that he ought to pay up like a man, and she failed to do justice to the delicate if ignorant kindness which tried to make her comprehend change of circumstances could produce no coldness with acquaintances who had shared the festivities of Homewood in the prosperous days departed.

Dolly was at her wits' end, as I have said. So far she had honestly been able to pay her way, but the supplies were running very short indeed, and she could see no source from which they could be replenished.

'I might sell my watch,' she thought; 'I suppose some jeweller would buy it, but that money would not last long. I wish I could teach music, or sing, or play, or write a novel,—poor Dolly evidently had the distressed heroine of a work of fiction in her mind—'but I am a useless little fool; I cannot even do worsted work or embroidery. Archie ought not to have married me; any other woman could think of something; could have done what Lang suggested, for instance,' and the head, which still bore its great tower of plaits and frizettes, drooped sadly while she mechanically shifted the remaining sovereigns one after another from hand to hand.

As she sat thus she heard the garden-gate open and shut, but imagining that it had been opened and shut by Susan, she did not alter her position.

Next moment, however, a knock roused her completely, and standing up she went to the door and opened it.

A lady stood on the top step of the flight; but in the darkness, with her eyes blind almost with looking at the firelight and the future, Dolly did not recognize Mrs Werner.

'Dolly,' said the visitor softly.

'Nora,' answered Mrs Mortomley, and then they held one the other in a clinging embrace.

'Come in, dear,' Dolly said, and after one look round the house, the poor little house as it seemed to her, unknowing what a haven of refuge it had proved, Mrs Werner did so.

'I only returned on Friday,' Mrs Werner began, sitting on the sofa and holding both Dolly's hands in hers, 'and I could not get over to you on Saturday or yesterday, and I was doubtful about to-day, and consequently did not write, but I wanted to see you so much, your letters have been so short and unsatisfactory. You must tell me everything. First, how is your husband?'

'Better,' answered Mrs Mortomley. 'Better, but not well. He has gone to London with Rupert to see the Christmas show set out in the shop windows,' Dolly added with a curious smile.

'What is he doing?' asked her friend.

'What can he do? what will they let him do?' Dolly retorted. 'He might get a situation at a pound a week, perhaps, if he were strong and well. Don't, Leonora, you hurt me.'

'I beg your pardon, darling,' said Mrs Werner, releasing her grasp of Dolly's hands, and kissing one after another of the fingers she had unconsciously clasped so tight; 'I did not mean to hurt you, but you ought not to speak in that way, you should not say such things.'

'I speak the truth,' answered Mrs Mortomley. 'It is not likely you should be able to realize our position. I could not have imagined that any man living in England could, unless he were in prison, be so utterly powerless to help himself as Archie is now. When I said he might earn a pound a week if well and strong, I was in error. He could do nothing of the kind. He is bound to obey Mr Swanland's bidding. He is his servant. While he was too ill to leave the house, Mr Swanland graciously excused his attendance at Salisbury House; but now that he is better he has to go there for hours each day, whether it is wet or dry, hail, rain, or sunshine.'

'But he is paid for going, of course,' suggested Mrs Werner.

'He certainly has not been paid yet,' retorted Dolly; 'and, what is more, Mr Swanland is not bound to pay him a penny.'

'Then I am sure I should not go were I in his place.'

'He is obliged to go,' answered Mrs Mortomley. 'There is no use mincing the matter. Archie is as utterly a slave as if his creditors had bought him body and soul. I do not know how he bears it; why he is able to bear it; or rather I do. If he understood our actual position, he would go mad.'

'Have you not told him, then?' asked Mrs Werner in amazement.

'No, I dare not tell him.'

'You ought to do so—'

'I ought not, Leonora. Time enough to let him know we are utterly beggared when he is strong to bear the shock. Some day, of course, he must be told, but I shall defer the evil time as long as possible.'

Mrs Werner sighed. She looked round the small rooms and then at Dolly's changed face before she spoke again.

'And so everything was sold at Homewood?' she remarked at last.

'Everything,' was the reply. 'In the house, that is to say. The works are still carried on. Mr Swanland wrote to Archie to say we could have the furniture at a certain valuation, and I answered the letter. If it is preserved among the archives of the house of Swanland, some future young cygnet of that ilk will marvel who the D. Mortomley was that penned such an epistle. Fancy when he knew how we were situated making such an offer. Just as if he believed we had a secret purse.'

'He might have imagined your friends would come forward to help at such a crisis,' said Mrs Werner gently.

'I do not think Mr Swanland's imagination ever took such an erratic flight as that,' answered Dolly bitterly.

'Did you see the old place before it was dismantled?' inquired Mrs Werner. 'I suppose not.'

'Yes. I had to go over to point out an inlaid desk Mrs Dean had forgotten in the excitement of her departure. Mr Dean went to Mr Swanland and mentioned the omission. Mr Swanland said that if Mrs Dean would call at Homewood and point out the article in question to his man, it should be taken to Salisbury House, there to await Mr Dean's orders. Mr Dean thought Mrs Dean could not possibly go to Homewood in the present unhappy state of affairs. He suggested that "his wife, etcetera, etcetera," and Mr Swanland said,

'"Quite so; yes, exactly." Lang, who happened to be in the outer office, heard all this and told me about it.

'Then Mr Dean and Mr Swanland both wrote, requesting me to go to Homewood and point out the curiosity, and though very much inclined to say "No," still I went.'

'Poor dear Dolly!' ejaculated Mrs Werner, for there was a break in her friend's voice.

'I am glad I went,' Mrs Mortomley went on; 'glad I saw the old home with its death face on. Otherwise, I might in fancy have imagined Homewood still alive, and it is dead. I should tell you that Meadows is no longer Mr Swanland's lord-lieutenant there. The evening we left Homewood he went out with some of the men and got drunk, a process he repeated so often that at the end of a fortnight he was laid up with what he called inflammation of the lungs, and had to be carried off the premises. Then Mr Swanland sent down another man, and that man took his wife into residence with him, together with five of the very ugliest children I ever beheld. They all squinted horribly—they all followed me about the place—they all looked at me—so,' and Dolly distorted the axis of her eyes to such an extent that Mrs Werner covered hers up and said,

'Don't, Dolly; pray, pray, don't. Think if your eyes should remain as they are.'

'Then they would resemble the eyes of those nice children,' answered Dolly, who, in the genial atmosphere of Mrs Werner's presence, seemed to be recovering her temper and her spirits. 'Do let me tell you all about it, Lenny. The mother wondered I had not taken away my beautiful wool-work, evidently imagining I wrought those wonders of sofa-pillows and anti-macassars, which so much impressed her, with my own hand.

'"The last lady with whom I was," she said, "lamented nothing so much as her chairs; they were all done up with wool-work."

'"Wasn't theirs forty thousand?" asked the biggest of the children, with one eye fixed on his mother's face, and the other roaming over the garden.

'"Yes, dear, it were a big thing," she said hurriedly, evidently thinking I might feel hurt to know the "lady" had been so much greater a personage than myself. "She was in the public line you see, ma'am," she went on, "and the house was just beautiful. She cried about them chairs, she did. She said if she had known how things was a-going to be, she would have got them away anyhow." And then the wretch went on to say how cheerful that public-house was in comparison with Homewood, and how she did hope they would get back to London before long, and how Mr Swanland hated dogs; and how our men and their friends had got leave to take one and another, except poor old Lion, who was desired by nobody,—you remember Lion, Nora; and how she wished to gracious some one would soon take him, for "the creature was half-starved and so savage no one dare go anigh him."

'Then I asked how about the fowls and the pigeons and the cat; and the children in chorus told how the fowls were all stolen and the pigeons gone, and the cat so wild she would not come to anybody; and I wanted to get away and cry by myself, Nora, but they would not leave me—no, not for a moment.

'I had caught the braid of my dress on a bramble, and asked the woman to lend me a needle and cotton to run it on again, and when she was looking up those items and a thimble, I saw she had annexed my drawing box to her own use. "It was a handy box," she said. Do not imagine I cared for it, Lenny,' added Dolly. 'Unlike the lady in the public line, I had passed beyond that state in life when one cries for lost wool-work and desecrated girlish treasures.'

'Do not go on—do not, Dolly,' entreated Mrs Werner.

'I will,' answered Dolly pitilessly. 'I have found my tongue and I must speak. I went out and called the cat—called and called, and at last from half a mile distant, as it seemed, the creature answered. I called and she still kept answering till she came in sight, and then, when she beheld those horrid children, she stopped—her tail straight on end, and her ears pricked up.

'"Stay where you are," I said to the little wretches, and I went and caught and stroked her, and she rubbed her face against mine, and I felt her poor ribs, and the bones were coming through her skin—oh! Lenny, Lenny, I realized it all then—understood what our ruin meant to us and to the dumb brutes who had trusted to us for kindness.'

Mrs Mortomley laid her head on Mrs Werner's lap, and sobbed as if her heart would break.

'Lion was wild with hunger,' she went on after a pause. 'When I unfastened his collar the children fled indoors, frightened lest he should eat them, and, God forgive me, I should not have cared if he had; and the horses—I could not unloose their halters and bring those poor brutes with me. I can talk about it no more.

'That day killed me. I do not mean that I am going to die, or any nonsense of that sort, but I am not the same Dolly I was —not the Dolly you knew once—and loved.'

Mrs Werner did not answer. She turned up Mrs Mortomley's face and looked at it through blinding tears—no, not the Dolly of the olden time, not the Dolly she had loved so much, but another Dolly who was dearer to her an hundredfold than any woman she had ever previously known or ever might know again—a woman with a soft heart and a great courage, the bravest, tenderest, truest woman, woman ever loved.

Like a far-off echo was the love she had once felt for Mortomley himself. Like the sound of an air solemn and sweet was the love she felt for the friend of her youth, Mortomley's wife.

Two fine natures they possessed, those friends; but the finer, the truer, the loftier nature of the two was, spite of all her shortcomings, possessed by the woman who chanced to be in such sore distress, and Mrs Werner, with her strong intellect, grasped this fact.

'What were the men about,' asked Mrs Werner after a pause, 'that they did not see after the animals you left behind?'

'My dear,' said Dolly, 'have you ever been in a house when the mother just dead has left no one behind to look after the children? I think every one must once in a lifetime have seen how the irresponsible, unruly brats comport themselves. Homewood is in that strait. The men are all at daggers drawn, each wants to be master, each wants to be a gentleman of leisure. There are five foremen and three managers seeing to the work now. Lang has left, or rather Lang has been dismissed.'

'Why?' inquired Mrs Werner.

'It is an old story now, as stories are with us—three weeks old at all events. Some great firm who had never done business with Archie before, sent to the Thames Street warehouse for a specimen of that wonderful blue which he brought out eighteen months ago, and of course the letter went on to Salisbury House.

'They knew nothing of the bankruptcy, and ordered, oh! some enormous quantity of it to be despatched to America.

'Well, Mr Swanland sent this order to Homewood, and Lang went up to his office and said plainly the blue could not be made unless Mr Mortomley superintended the manufacture. Hankins went up and said it could. Lang came to Archie, and Archie wrote to Mr Swanland offering to see that the order was properly executed.

'Mr Swanland wrote in reply that he would not trouble Archie personally to superintend the manufacture, but if he would kindly send him a memorandum of the process it might be useful.

'Archie declined to do this. He said he was quite willing to produce the colour, but he could not give the formula.

'Mr Swanland then appealed to Hankins, who said he knew all about the manufacture. Lang said no one knew how to manipulate the materials but Archie, and that Hankins had as much acquaintance with the process needful to ensure success as a donkey with Arithmetic.

'Mr Swanland seemed to think there was something personal in Lang's utterances, and told him his services could be dispensed with after the following Saturday. Lang claimed a month's notice or four weeks' wages. Mr Swanland declined to give either. Lang threatened to summon him, at which idea Mr Swanland laughed. Lang then went to a lawyer, who said he could not summon a trustee. Lang said he would do it for the annoyance of the thing, and so threw away half a sovereign which he now repents, because the case cannot come on. He has got another situation, a very good berth as he styles it. He is to have a (for him) large amount of money to go abroad as consulting manager to some great works in course of formation in Germany. One of the partners is an Englishman, and knew Lang at a time when he was in business on his own account. It will be a good thing for him,' and Dolly sighed heavily.

Good things came to other people, but not to Mortomley or his wife.

'What a simpleton that Mr Swanland must be!' remarked Mrs Werner.

'For not accepting Archie's offer, I suppose you mean,' suggested Mrs Mortomley. 'I do not think so. What does he care about the trade, or the colours, or anything, so long as he can find work for his clerks, and knock up a fresh peg in his office on which to hang up the whole of the estate? Lang says—'

'Dolly dear, I do not care to hear what Lang says,' interrupted Mrs Werner. I do not imagine that the utterances of an *employé* concerning his employer can be very profitable under any circumstances.'

'Perhaps not,' agreed Mrs Mortomley; but she sighed again.

'Did you ever get your trunks away from Homewood,' inquired Mrs Werner, in order to change the subject.

'Yes,' was the short reply.

'Did Mr Swanland send them to you, or had you to apply for them again, or—'

'Mr Swanland did not send them to me,' said Dolly, as her friend paused. 'I applied for them, and he first agreed I should have the boxes, and then thought it was a useless form having them removed from Homewood. So I said nothing more on the subject, and neither did he; but they are here.'

'How did they come?' asked Mrs Werner.

'That I cannot tell you. One Sunday evening, when I returned from church, they were piled up in the kitchen. I promised never to say how they were got away or who brought them; and, indeed, though half tempted to send them back again, I was thankful to have a few decent clothes to wear again once more.'

Mrs Werner looked down at her friend, and smiled as her glance wandered over the pale grey silk dress and black velvet upper skirt and bodice in which Dolly had thought fit to bemoan her lot.

Would Dolly ever be Dolly, she wondered, without her masses of hair—her pretty dresses—her small effects of jewellery—her little graceful knicknacks—and purely feminine deceptions.

No; they were an integral part of my heroine's imperfect character.

Honestly, and to be utterly outspoken, it was a comfort to Dolly, in the midst of her misery, to be able to array herself in purple and fine linen. Poor little soul! wretched though she might be and was, she did not feel herself so completely forsaken by God and man when attired in silk velvet and stiff silk as she might if only in a position to appear in a linsey gown. Vanity, shall we say? As you please, my readers. The matter is really of little importance; only allow me to remark, there is a vanity near akin to self-respect—a desire to turn the best side of one's life's shield out for the world to see, which often invests poverty itself with a certain grace of reticence and dignity of non-complaint, that we look for in vain amongst those who allow the unmended rags and tatters of their lost prosperity to flaunt in the breeze and stimulate the compassion of every passer-by.

'That reminds me, Dolly,' said Mrs Werner, after a slight pause. 'I meant to buy you a Christmas present.'

'I am very glad you did not carry out your intention then,' retorted Mrs Mortomley; 'for I should not have taken the present.'

Mrs Werner laughed.

'I do not mean to buy it for you, Dolly,' she remarked; 'but I shall give it to you nevertheless.'

'I will not have it,' her friend repeated. 'I will take nothing from you now, save love and kisses.'

'Why, my dear?' asked Mrs Werner. 'In the old days Dolly Gerace would have accepted anything Leonora Trebasson offered her as freely as Leonora Trebasson would have taken Dolly's gift, small or large. What has come between us? What have I done, Dolly, that you should now shut the doors of your heart against me?'

'I have not shut the doors of my heart against you, Lenny, and you are wicked to say anything of the kind,' was the reply. 'But it is no longer you and me—it is no longer you and me, and your mother and my aunt, but—'

'Finish your sentence, dear,' said Mrs Werner, as Dolly paused, unwilling, in the presence of a man's wife, to terminate her utterance with an ungracious reference to the absent husband.

'There is no necessity,' answered Mrs Mortomley; 'you know what I mean as well as I do myself.'

'Let me see if you are right,' was the reply, spoken almost caressingly. 'You would take anything from me, but you will have nothing from my husband—belonging to or coming from him—directly or indirectly; is not that your standpoint, Dolly?'

'Yes,' Dolly answered. 'I hate to seem ungracious, but I could receive nothing from your hands, knowing you were but the filter through which—'

'Mrs Mortomley, you are eminently unhappy in your suggestions,' said her friend. 'We need not pursue your curious metaphor to its inevitable end. It is simply because I am Henry Werner's wife, and because, having no fortune of my own, my money comes from him, that you refuse my little present.'

'For once, Leonora, you have performed the marriage service over my words and yours, and made the twain one,' answered Mrs Mortomley. 'To put the case plainly, I could take anything—a dry crust or a hundred thousand pounds from you, but I could not take a sovereign or a sovereign's worth from your husband.'

'You mistake my husband, dear. But let that pass; or, rather, I cannot let it pass; for I must tell you, if Henry thought you wanted his help, he would be the first to ask me to offer it. Never shake your head, Dolly.'

'I won't, Nora, if it vexes you.'

'And say to me solemnly, love, that you only object to me because I am Henry Werner's wife; that you only refuse my present because bought with my husband's money.'

'That is true, Lenny. I could refuse nothing that came from yourself.'

'Then, darling, you won't refuse this;' and Mrs Werner placed in Dolly's hands a tiny little purse and pocket-book bound together in ivory. 'Charley, my cousin—you remember Charley—sent me the contents of that purse to buy some little trinket for myself as a memory of the old days at Dassell. He has married an heiress, Dolly; and those waste lands in the north, my uncle was always lamenting over, have turned out to be a sort of El Dorado. Charley's dear kind letter reached me yesterday, and I straightway wrote back to him, saying,

'Besides yourself I never had but one friend in all my life. I wanted to make a present to her, and you have supplied the means. Believe me, in granting me the power to do this you have given me ropes of pearls—to quote Lothair—and miles on miles of diamonds; so there it is, dear—poor Charley's Christmas gift to me, of which my husband knows nothing.'

And she rose, and fastening her fur cloak would have departed, but that Dolly, clutching her arm, said,

'Don't go, Leonora, for an instant. Let me exorcise my demon with the help of your presence.'

'Pride, dear,' suggested the other.

'I do not know—I cannot tell. He rends me to pieces, and I hate myself and him. I want your present badly, Lenny, and yet—and yet I long to compel you to take back your gift.'

'Darling,' answered Mrs Werner, 'though you are a mother, you never knew what it was to have a mother to love you. Fancy, for a moment, I am your mother, saying, "Dolly, keep it." Could not that reconcile you, love. And some day it may be I, or one belonging to me, shall in bitter strait need your help; you would not then like to remember you had refused in your trouble to be assisted by one of us. You would not wish now to place a barrier between yourself and any one belonging to me who might hereafter ask your aid.'

'No,' Dolly answered slowly, 'I should not. It may be—impossible as it now seems—that one of your children, or even you yourself, Leonora, might hereafter stand in need of such comfort as I could give; and just as surely as I take your present to-night, I will return your goodness then. In the words of The Book, "May God do so to me and more if ever for ever I forget you and yours."'

'Thank you, Dolly, it is a good vow for Christmas Eve. Good-bye dear, do not come out with me.'

For reply, Dolly folding a shawl around her walked along the Grove and to the cross road where Mr Werner's carriage was waiting.

'You ought not to be out in this damp night air,' said Mrs Werner.

But Dolly only shook her head. The footman banged the door, the coachman touched his horses, Mrs Werner put down the window and waved her hand, and Dolly returned to the small house all alone. There, expecting perhaps to find a ten-pound note in the silken folds of the new purse, she opened Mrs Werner's present; but, behold! it was no bank-note which her fingers discovered, but a slip of paper on which was written,

'Pay to Mrs Werner or order one hundred pounds,' and on the back a signature, that of 'Leonora Werner.'

CHAPTER XXXII.

WHAT MR LANG THOUGHT.

As Mrs Werner drove home a cruel pain seemed tearing her heart to pieces. She had loved Dolly as child, as girl, as woman, with a love almost equalling that of a mother. She had longed for Dolly to be different, desired to see her grasp life with a firmer hand, and learn the lessons taught by experience as something more real than an idle jest. Dolly's frivolity had chafed her spirit even in the old Dassell days, but it had vexed her more since the time of her own marriage.

If she regarded the journey of existence as a serious affair, what right had Mr Gerace's daughter to comport herself along the way as though she were but one of a picnic party, as though it were always first of May and fine weather with her?

Life should have been just as momentous a business at Homewood as at the West-End, where Henry Werner had set up his domestic gods; but Dolly could never be brought to see the iniquity of her own light-heartedness; and Mrs Werner, who frequently found the hours and the days pass heavily enough in the ponderous atmosphere of respectability which her husband affected, could often have found it in her heart to box Dolly's ears for her levity of deportment and lightness of heart.

And now Dolly was serious enough, and yet Mrs Werner felt dissatisfied—more than dissatisfied. She was in despair; the ideal Dolly she had always regarded as possible if not probable; but the frivolous, light-hearted, smiling Dolly she had foolishly desired to change, could never come back with her gay tones, with her laughing face, on this side Heaven.

Could Mrs Werner at that moment have caught sight of the former Dolly, she would not have rebuked her for undue merriment.

She might have talked her light, innocent, mocking talk for the length of a summer's day without causing a shade to pass across her friend's face; she might have laughed till the welkin rang, and Mrs Werner would not have marvelled how she could be so silly; she might have ridiculed all the decorous people within a circle of fifty miles had it pleased her, and Mrs Werner would never have remarked she feared her powers of mimicry would get her into trouble.

'And I thought myself better than Dolly,' considered Mrs Werner. 'Imagined I was a more faithful wife, a higher type of womanhood; I, who could not endure what she has borne so patiently; I, who must have compelled any man, sick or well, to bear the burden with me, who could never forgive any man weak enough or wicked enough to compass such ruin for his wife and family! My dear, the look in your poor face to-night, as you sat with the firelight gleaming upon it, will haunt me till I die.'

The result of which meditation was that, the first thing on Christmas morning, Mrs Werner despatched this note to Dolly by a special messenger.

'I wish, dear, you would give me a Christmas gift,—your promise that so soon as Mr Mortomley's presence can be dispensed with at Salisbury House, you will go away from home for a short time. I am quite certain your husband will never get well in London, and there can be no doubt but that you require a change almost as much as he does.

'With fond love,

'Yours,

'LEONORA.'

To which, detaining the messenger while she wrote, Mrs Mortomley replied,

'Dear Lenny,—Ere this you will have received my note written last night concerning your Christmas present, so I need say no more on that subject. But oh! Lenny, how could you steal such a march upon me?

'Yes, I will promise what you ask. We will leave London the moment we can do so, and remain away as long as possible —if it rested with me, for ever. I have no desire to remain here—I shall have none to return here.

'Always yours,
'DOLLY.

'Rupert dragged Archie about last night with the idea of doing him good, till he was quite exhausted, and the consequence is that he does not feel nearly so well this morning. Good-bye, a merry Christmas to you, my dear, and many, and many happy new years.'

For Dolly, whatever the new year might hold in store, she made a very pleasant Christmas for herself and others in that small house at Clapton. Miss Gerace had sent up a hamper filled with farm-house produce to her niece, and that hamper was supplemented by another filled with game shot in Dassell woods.

The three—Rupert, Mortomley, and Dolly—consequently sat down to as nice a little dinner as could have been furnished at Elm Park, whither Rupert was invited to eat turkeys and mince pies. But he preferred for reasons of his own holding high festival with his uncle and aunt, and Dolly rewarded him by proving as gracious and pleasant a hostess in adversity as she had often been in the days of her prosperity.

The change Mrs Werner beheld had been wrought almost under Rupert's eyes by a process so gradual that it failed to affect him as it had touched her friend.

He saw she grew thinner and paler. He knew she was more silent and thoughtful than of old. He heard her laugh had lost its ringing clearness, and that her smile, once so bright and sunny, had something of a wintry gleam about it, but these changes were but the natural consequence of what she had gone through, the legitimate scars left from wounds received during that weary battle which had been fought out bravely if foolishly to the end.

She could be pleasant and lively enough still, he decided, as she talked and laughed while nibbling, like a squirrel as he suggested, the walnuts he prepared for her delectation.

Ay, and she could be wise and strong too, he thought as he met her brown eyes fixed gravely on his, while she solemnly touched his wine-glass with her own, and hoped in a tone, which was almost a prayer, that the coming year might prove a happier and more prosperous one to them all.

She was vexed with Rupert for having allowed and indeed encouraged her husband to over-exert himself, but she was pleased with Rupert for having relinquished the gaieties of Elm Park in their favour.

It is always a pleasant thing for a woman to know or imagine her society is preferred to that of some other woman, even though that other woman should occupy the humble position of a man's sister, and Dolly, much as she loved her husband, did feel gratified that on the occasion of their first Christmas dinner after leaving Homewood, they were not compelled to take that meal *tête-à-tête*.

True, they had invitations by the dozen, but then that was a different matter.

The people who sent those invitations, although they understood Mr Mortomley was ruined, did not, could not, realize the length and breadth, and height and depth, of the gulf which divided the Mortomleys of Clapton from the Mortomleys of Homewood.

Now Rupert did understand, and she felt the better pleased with his self-proffered company.

And as he was there she rejoiced that her aunt had sent up so well-stocked a hamper, and she inwardly blessed Lord Darsham for having ordered such a supply of game to be left at Eglantine Cottage; and she was glad Rupert should see there seemed no lack of anything in their temporary home, small though its limits might be; and above all she felt thankful for the cheque lying safely in her new purse, which removed such a weight and load of care from her

'One hundred pounds,' she kept mentally repeating to herself, while her heart throbbed joyfully in accord with the air her mind was singing—'Why, one hundred pounds properly managed—and I do now understand how to manage money—will last for ever.'

Poor Dolly, she was not such a simpleton as her ideas might lead any one to imagine; already she had formed her plans for the future, and Rupert, looking at her sparkling face, guessed that some good had come to or was expected by her.

'She would never be so cheerful as she is,' the young man decided, 'with only five pounds between them and beggary, unless she had got more or knew where to get it. I will put my idea to the test presently.'

And so, when after dinner and coffee Mortomley had fallen into that evening sleep now become habitual, and which the doctor told Dolly to encourage, Rupert drew his chair near to his companion and said in a low tone,

'Dolly, are you rich enough to lend me fifteen pounds? I can repay you in a fortnight or three weeks. Of course Dean would lend me that amount, but then I do not care to ask a favour from him. Talking about money to you and Archie never seems the same evil thing as talking about money to other people.

Dolly looked at him frankly. 'You do not want it to-night, I suppose?'

'No; any time within a few days will do.'

'You can have it on Thursday,' she said, 'that is, if the weather be fine enough for me to go to town, and I shall not want it again at present. You need not repay me for a couple of months if you are short.'

'She *has* discovered a gold mine,' decided Rupert, but he only said aloud, 'Thank you, Dolly, very much. He who gives quickly gives twice, and you always had that grace, my dear.'

Next day Mrs Mortomley had a visitor, one who came when the afternoon was changing into evening, and who sent up a mysterious message to Mrs Mortomley by Susan to the effect that 'a person wanted to speak to her.'

'It is Lang, ma'am,' whispered Susan, as she followed her mistress across the hall; 'but he charged me not to mention his name before Mr Rupert. He says if you wouldn't mind stepping down and speaking to him, he would take it as a kindness.'

When Mrs Mortomley entered the kitchen, she beheld Lang standing in front of a bright fire, his hands crossed behind him, his face turned towards the darkness closing outside.

'How do you do, ma'am,' he began. 'I hope you will excuse the liberty, but I leave to-morrow, and I felt I could not go without just mentioning that matter to you again.'

Mrs Mortomley at the first glance understood Mr Lang had been drinking—paying his last footing for a time on English soil, and toasting prosperity to number one in a foreign land. But this made no difference in the cordiality of her reception—sober or not sober, and she had seen him in both states, she knew Lang could speak to the purpose. That unhappy glass too much which overtakes the best and cleverest of our skilled labourers on occasion, was not so rare an accident in Mr Lang's life that Dolly feared any forgetfulness of etiquette in consequence.

'Pray sit down,' she said, pointing to a chair, and then she would have drawn down the blind and lit the gas had not Lang prevented her.

'I think I can do that much at any rate,' he remarked; but whether his observation had a special or a particular application, Dolly was unable to tell.

It appeared, however, as though he was able to do 'that much,' for he lit the gas and drew down the blinds, and then placed a seat for Mrs Mortomley.

'If you will excuse me, ma'am,' he said, 'but I believe it is as cheap to sit as to stand.'

'Certainly it is,' agreed Dolly, and accepted the proffered civility, Mr Lang seating himself on the other side of the hearth.

'Yes, I am going away to-morrow,' repeated Mr Lang, with that harking back, without a previous link to a first idea, which is so curious a peculiarity of his class.

'I hope you will make a great success,' said Dolly. With the peculiarity of her class, she was able to appear utterly indifferent, while her heart was aching till she heard Lang's next words.

'I shall make some money, of that I have no doubt,' answered the man. 'I have the knowledge, and knowledge is what people want now-a-days; but, bless you, I know what they'll do—they'll pick my brains and then throw me aside like a sucked orange,' he finished, with a singular involvement of metaphor.

Mrs Mortomley did not answer. She had some knowledge of his class, derived from that insight which a clever woman who personally relieves those who make their living by labour, when they are sick or distressed, must acquire almost unconsciously, and she did not wish to lose a point in her game by precipitancy.

'Like a sucked orange as that blackguard Swanland would have liked to do,' Mr Lang kindly explained.

'I suppose you will start in business on your own account when you return to England,' said Mrs Mortomley, seeing some reply was expected from her.

'No,' answered Mr Laug slowly and solemnly; 'no, no, that ain't good enough for me, not by no means. If I can earn enough in foreign parts (I want no secrets from a lady like you) I will put the wife into a business. That there new Act is a jolly good thing for such as us; and then, if you have no call for me, I'll try to get a birth as foreman. Mrs Mortomley,' he added in a whisper, and bending his head eagerly forward, '*have you found anything yet?*'

'No,' she answered; 'nevertheless, I think it is to be done. Lang,' and rising in her earnestness she went on, 'are you true or are you false? Can I trust you or can I not?'

'True before God, ma'am,' he replied rising likewise. 'And you may trust me to the death.'

'That is enough,' she answered; then added imperatively, 'Sit down. If you are going to-morrow, I must speak to you now.'

'Is—is there a drop of cold tea about anywhere, ma'am?' he asked, feeling he needed something perfectly to steady his senses, and yet fearing to touch water as though he were a mad dog.

Dolly laughed; the experience tickled her, and going to a cupboard which held Susan's treasures, produced a pot from which she poured a cup of cold tea.

'Milk and sugar?' she asked.

'Milk will do, thank you,' said Mr Lang, and he drank half a pint off at a draught.

Mrs Mortomley watched him finish with a grave smile; then she said,

'If you and I are ever to row in the same boat, Lang, you must take less—cold tea.'

'I'd take the pledge if you asked me,' he answered eagerly, but Dolly shook her head.

'Whenever Mr Mortomley has to attend no longer at Salisbury House,' she said, 'I mean to leave London.'

'Well, our work can be done anywhere,' said Lang reflectively.

'That is precisely what I think,' agreed Mrs Mortomley; 'but before we go further I want you to understand one thing clearly. Through misadventure I am not going to sell my husband a second time. If I ever find those formulæ, or if I am ever able to extract them from Mr Mortomley's memory, I shall keep them to myself. Do you understand? If you like to work with me on that condition, well and good, if not, let us wish each other fortune's best gifts, and part now, you to go to Germany, I to do the best I can in England.'

Mr Lang paused. This was a move he had not expected; but aided, perhaps, by the cold tea, he recovered himself immediately.

'I am quite willing to work with you and for you, ma'am, on those conditions. If I serve you faithful, I am sure you won't leave my name out when your books are balanced. Look here, ma'am, I did think to go in with you share and share alike in everything, but—'

'Look *you* here, Lang,' Mrs Mortomley interrupted, speaking very decidedly, 'my husband's brains are all that are left to him now, and I will help no man to steal them, neither will I suffer any one to steal them, you may depend. I am thankful to remember Mr Swanland, when he took his business from him, was unable to take his trade secrets as well, and I will put it in the power of no person to use Mr Mortomley's processes without his knowledge and permission. So now, as I said before, if you do not like my conditions, let us abandon your plan. About money, if we make any, I shall not be niggardly; but if you stay with me for twenty years, you will know no more of Mr Mortomley's secrets than you do to-night.'

Lang sat silent for a minute. He had not bargained for this. He had felt willing enough to prosecute the plan he himself had suggested to Mrs Mortomley without any immediate revelations being made to him concerning the manipulation of those choicer colours for which the Mortomleys had long been famous, but he was not prepared for the frank assurance that Mrs Mortomley intended to leave him out in the cold for ever. He intended to be utterly true to the Mortomleys; but, at the same time, he desired naturally to serve himself, and he believed he could never hope to do that effectually unless he were made acquainted with the means whereby his late employer had produced those effects which rendered the Homewood works celebrated wherever colours were bought and sold.

Who would have supposed that a lady who twelve months before could not have told ochre from umber should all at once develope such an amount of business capacity as to understand precisely which way Mr Lang's desires led, and at once put a padlock on the gate by which he hoped to reach his goal?

Mr Lang sat and thought this over as thoroughly as the state of his head would permit, and Dolly sat and watched him anxiously. She was determined not to yield a point; and yet if Lang decided to have nothing to do with those still unopened works, the idea of which had been originated by himself, she failed to see what she should unaided be able to accomplish

At last Lang spoke. 'I think you are hard upon me, ma'am. If I do my best to work up a business for Mr Mortomley, it seems only justice I should have some benefit from it.'

'That is quite true,' agreed Mrs Mortomley.

'But I cannot have any tangible benefit unless—'

'Go on,' said Dolly as he paused, 'or shall I finish the sen tence for you—unless we take you so far into our confidence that we could not safely throw you over.'

'I do not think, ma'am, you ought to put it in that way,' remarked Lang, who naturally disliked such explicit utterances.

'If you can suggest any better way in which to put it, pray do so,' she replied. 'The fact is, Lang, one or other of us must have faith—you in me, or I in you. Now I think it is you who ought to have faith in me, because so far as anything is mine to trust, you shall have perfect control over it. I must put the most utter confidence in your honesty, your skill, and your industry. The only trust I withhold is that which is not mine to give, which belongs entirely to my husband; but this much I will say, Lang,—if hereafter, when Mr Mortomley's health is re-established, differences should arise among us, and you desire to leave, I would most earnestly ask him to mark his sense of all you have done and tried to do for me by giving you two or three receipts, which might enable you to carry on a small business successfully on your own account.'

'You would do that, ma'am?'

'Most certainly,' she answered.

'Would you mind giving me your hand on it?'

Dolly laughed, and held out her hand. What a bit of a hand it was! Mr Lang took it in his as he might have taken a fragile piece of China, and appeared excessively uncomfortable now he had got what he desired.

'There is one thing more I would wish to say, ma'am,' he remarked, when, this ceremony concluded, an awkward pause seemed impending.

'Why do you not say it then?' asked Mrs Mortomley.

'Because I am afraid of offending. But I may just observe that I hope you won't think of making Mr Rupert one of our firm.'

'Mr Rupert!' she repeated in surprise. 'He has done with business for ever. He would never wish to be connected with it again.'

'But if he did, ma'am?'

'I should not wish it,' Mrs Mortomley answered. Then added, 'I would not have Mr Rupert in any business in which I had any interest. I am certain he would do his best to serve me or his uncle, but I do not think he has any especial genius for colour-making.'

'They do say at Swanland's,' observed Mr Lang, coughing apologetically, 'that there is a great talk of Mr Rupert going into business with Mr Brett. They do say there Mr Rupert knows all Mr Mortomley's processes; and if so be as how such is the case, Mr Brett and he will make a good thing of it.'

Dolly sat silent for a minute; then she asked,

'Did Mr Rupert know anything of the business when we were at Homewood, Lang?'

'No, that I will take my oath he did not,' was the prompt reply.

'Then by what means could he have learned anything of it since?'

'That is best known to himself, ma'am. If he found anything at Homewood, and kept it—'

'He could not, Lang. My husband was always most careful about his papers.'

'Or if he has been able to pump Mr Mortomley since you left Homewood.'

'That is not likely either,' said Dolly, and yet as she spoke she remembered that not five minutes before Susan came to tell her Lang was below, her husband had thrust a piece of paper over to Rupert, saying, 'There is something out of which money might be made, though I shall never make it,' and like a simpleton she had attached little importance to the utterance, until Lang's words revealed its significance to her.

'Suppose we leave Mr Rupert out of the question altogether.' she suggested.

'Well, ma'am, I don't see how that can well be, if Mr Rupert is to get the information we want and use it against us,' Lang replied.

'He shall not,' was the reply. 'He may have caught a hint or two, but he shall catch no more. If he and Mr Brett go into partnership, it shall not be with Mr Mortomley's inventions.'

'Are you sure, ma'am?'

'Perfectly sure. Mr Mortomley is not in a state of health to detail the methods he has employed to any one. I do not mean to say Mr Rupert may not have got some information, but I do say he would require as much more to make it available, and I will take care he has no chance of obtaining any more.'

'I hope you will, ma'am,' was the frank reply, 'for if I may make so free as to give you my opinion about Mr Rupert, I think, fine young gentleman as he is, he would sell the nearest belonging to him for a ten pound note.'

'You have no right to say anything against Mr Rupert,' answered Mrs Mortomley, 'and there is no necessity for you to express any opinion concerning him. He will have nothing to do with our business, and therefore you need not trouble yourself about his character.'

'I meant no offence, ma'am.'

'And I have taken none, but I want to talk to you about business, and we are wasting time in speaking of extraneous matters. When shall you come back to England?'

'Whenever you want me.'

'But you have certain work to finish abroad?'

'That is true; still, I can take a run over when you are ready to start our work. We shall have a good deal to prepare before we can begin in earnest, and I shall set a man I can depend on to do all that, and have everything ready for me by the time I am clear. You find the place, ma'am, and the money, and we need not delay matters an hour.'

'Want of money is no obstacle now,' she answered. 'I can give you enough at any time.'

'And where do you think of going?' he asked.

'Into Hertfordshire, if I can find a house cheap enough. I shall look for the house first, and the shed you require afterwards.'

'Remember, we must have water,' he said. 'Good water and a continuous supply.'

'I shall not forget,' was the reply.

'And you think you can find the memoranda?'

'I do not think I can. I think that from time to time I may be able to obtain all particulars from Mr Mortomley.'

Lang groaned. 'You do not know, ma'am, on what a trifle success hangs in the colour trade. If you could only have got hold of the receipts the governor wrote out when he was at his best—'

'I do not believe he ever wrote out any,' said Mrs Mortomley.

'He must have done it,' was the reply. 'No memory, let it be good as might be, could carry things like that.'

'If there had been a book such as you suppose, it would have gone up to Salisbury House with the rest of my husband's books and papers. If it ever existed Mr Swanland has it.

'I don't think it, ma'am. If Mr Swanland knows nothing except about accountant's work, he has those in his employ who would have understood the value of such a book as that.'

'Good heavens!' exclaimed Dolly pettishly. 'Do you suppose any one in Mr Swanland's office ever waded through the mass of papers Meadows sent up to town? Why, there were tons of letters, and books and papers, in the offices at Homewood.'

'That may well be,' agreed Lang; 'but Mr Mortomley never kept his secrets among the office papers. Had he not desks and writing-tables, and the like?'

'Yes; but we left everything in them untouched. I should have liked to look over the papers after Meadows came, but I was afraid to meddle with them.'

'Well, it cannot be helped,' remarked the man resignedly. 'Mayhap, by the time we are ready, Mr Mortomley will be able to help us; if not, we must depend on the colours I know something about.'

And having uttered this consolatory reflection, Mr Lang arose to depart.

'I expect I'll have to be backwards and forwards,' he observed; 'and if I am, I'll call to know how things are going on; but if not, you'll write, ma'am.'

'I will write,' she answered; so they separated.

Thinking it possible her husband might have fallen asleep, Mrs Mortomley, when she went upstairs, opened the drawing-room door so gently that no one heard her enter.

At a glance she saw her husband, though awake, was lost in reverie, and that Rupert was copying the formula Mortomley had written out into his pocket-book.

'What are you so busy about, Rupert?' she asked, startling him by her question.

He turned a leaf over rapidly and answered,

'Making a sketch of Archie in a "brown study."'

'When you come to the accessories of the drawing, let me fill them in,' she suggested, lifting the paper as she spoke from the table and looking Rupert in the face.

'I have no doubt you would do so better than I,' he replied with imperturbable composure. 'A woman's imagination is always so much livelier than that of a man.'

She made no reply to this. She only folded up the formula and placed it carefully beside Mrs Werner's cheque in the pretty purse her friend had given her.

CHAPTER XXXIII.

MORTOMLEY'S BLUE.

The new year brought with it much glorification of spirit to the manager of St Vedast Wharf and the two men whose fortunes were, to a certain extent, associated with the temporary success of the General Chemical Company Limited.

Never before had so satisfactory a balance-sheet been presented to the shareholders of that company,—never before had a good dividend been so confidently recommended—never had accountants audited accounts so entirely satisfactory, or checked securities so stamped with the impress of solvency,—never had the thanks of every one been so due to any body of directors as on that special occasion, and never had any manager, secretary, and the other officers of any company been so efficient, so self-denying, so hard-working, and so utterly conscientious as the manager and other officers connected with that concern which was travelling as fast to ruin as it knew how.

The way in which these things are managed might puzzle even a man experienced in City ways to explain, since each company has its own modes of cooking its accounts and hood-winking the public. But these things are done,—they were yesterday, they have been to-day, they will be to-morrow; and if you live so long, my dear reader, you will hear more about yesterday's doings, and to-day's, and to-morrow's, when, a few years hence, you peruse the case of Blank *v.* Blank, or Blank *v.* the Blank Company Limited, or any other improving record of the same sort.

The worst of the whole matter is that our clever financiers always keep a little in advance of the law, as our clever thieves always keep a little in advance of our safemakers. The gentlemen of a hundred schemes complacently fleece their victims, and Parliament—wise after—says in solemn convocation that the British sheep shall never be shorn in such and such a way again with impunity.

Nevertheless, though not in the same way, the sheep is shorn daily, and the shearer escapes scot-free with the wool. Always lagging behind the wit of the culprit comes the wit of the law. It is only the poor wretches who have no brains to enable them to take a higher flight than picking pockets that really suffer.

'You are a hardened ruffian,' says the judge, looking through his spectacles at the pickpocket who has been convicted about a dozen times previously, 'and I mean to send you for five years where you can pick no more pockets,' which indeed the hardened ruffian—stripping off all the false clothing philanthropists love to deck him with—deserves most thoroughly. But, then, what about the hardened ruffians who are never convicted, who float their bubble companies and rob the widow and the orphan as coolly as Bill Sykes, only with smiling faces and well-clothed persons?

It is unfair, no doubt, these should escape as they do scot-free, and yet I must confess time has destroyed much of my sympathy with the widow and the orphan who entrust their substance to strangers and believe in the possible solvency—for such as them—of twenty per cent. One is growing particularly tired of that countryman, so familiar to Londoners, who loses his money because two total strangers ask if he has faith enough to trust one or the other with a ten-pound note, and it is difficult to help feeling that a sound flogging judiciously administered to one of these yokels who take up so much of a magistrate's time, would impress the rural mind throughout England much more effectually than any number of remarks from his Worship or leaders in the daily papers.

As one grows older, one's intolerance towards dupes is only equalled by one's intolerance towards bores. A man begins by pitying a dupe and ends by hating him; and the reason is that a dupe has so enormous a capacity for giving trouble and so great a propensity for getting into it.

At that especial half-yearly meeting, however, of which mention has been made, there were very few dupes connected with the General Chemical Company, Limited. All the new shareholders indeed, and a very small proportion of the old, might, it is true, have faith in the concern, but as a rule the directors and the shareholders, the accountants and the officials, knew the whole affair was a farce, got up for the purpose of inducing the general public to invest their money in a concern with which those privileged to peep behind the scenes were most heartily disgusted.

Like many other debts of lesser magnitude, Mortomley's had not yet been entered as bad. His account was kept open, in order that the ample dividend promised by Mr Swanland at the meeting of creditors might be duly entered to his credit. Meanwhile his unpaid acceptances were still skilfully manipulated as securities, thus:—On one side the books, that everything might be done strictly and in order, appeared the entry, 'Bills returned, so much, interest thereon, so much,' very little interest being charged, the reader may be certain; and on the other, 'Bills retained, so much,' which really made the bankrupt's apparent debt to the concern when a balance was struck something merely nominal.

On the same principle, when a dividend of six per cent. for the half-year was recommended, as the profit, admirable in itself, had the slight disadvantage of existing in paper instead of hard cash, the amount required was paid out of capital—'loaned out of capital,' as Mr Forde cleverly defined the transaction; and next day the shares were quoted in the 'Times' at a premium, and those most interested in the concern shook hands and congratulated themselves that the meeting had gone off so well.

In fact, the worse trade chanced to be at St Vedast Wharf, the more it behoved those connected with the establishment to put the best face on affairs, and, to their credit be it spoken, they did. Indeed, but for the revelations of clerks and the sour looks of certain bankers when the Chemical Company was mentioned, even City folks would have had but a very vague idea of the struggle St Vedast Wharf had to maintain in order to keep itself above-water. Poor Mr Forde knew most about that struggle, and so did those unfortunates who were desperately holding on by the piles of the rotten structure in order to escape drowning; but, though none of them realized the fact, it was just as true that St Vedast Wharf could not go on keeping up false appearances for ever—as Mortomley had found it, that to carry on a business with men in possession was not a game capable of indefinite prolongation.

As Mr Kleinwort had prophesied, the colour-works at Homewood were eventually stopped with a suddenness for which no one connected either with the manufacturing or liquidating part of the business was at all prepared. All in a hurry Mr Swanland summoned a meeting of the Committee, and informed them that as he could no longer carry on the works with a reasonable hope of profit, he thought the best thing which could be done would be to sell off the stock, advertise the lease of the premises for sale, and offer the goodwill of the business to competition.

All of which Mr Forde naturally opposed; but his being the only dissentient voice amongst the members of the Committee, all of whom had long ago become perfectly sick of Mortomley's Estate, and Mortomley's affairs, the course recommended by the trustee was decided upon.

'What dividend are you going to give us then?' asked the man who had put so 'good a thing' in Mr Swanland's way.

'Impossible to tell till we see what the stock fetches,' was the reply.

'But surely, out of the profits of working the business, you can declare a first dividend? My directors would be very much pleased to see something tangible out of the concern,' remonstrated Mr Forde; hearing which the opposition colour-maker laughed, and said, 'No doubt they would,' and Mr Swanland declared the whole statement about profit and so forth had been an imposition. He would not say any person had wilfully deceived him, but the more he saw of the Homewood works, the more fully he felt satisfied they had never returned anything except a loss.

It was all very well to represent the profit on goods sent out as large—no doubt it was large apparently; but when those goods came to be returned on hand with freight and dock charges, and law charges, and Heaven only knew what besides, the profit became a loss.

That was his, Mr Swanland's, experience; and, of course, as Mr Swanland's management could not be supposed other than perfect, his experience was generally accepted as correct. When he said Mortomley could never have made a sixpence out of the concern, creditors shook their heads, and said,

'Ah! that is how our money went,' as if legitimate business was some sort of game, at which any man in his senses would continue to play if he were not making a profit out of it.

However, the trustee who understands his business, always hints that his client is either a rogue or a fool. It is safer, perhaps, to imply the latter, because in that case the trustee obtains credit for kindliness of feeling; but there may be occasions on which it is necessary to speak more strongly, and this proved to be one of them.

That unhappy Mortomley had given up everything he possessed on earth, except his own and his wife's wearing apparel, to Mr Swanland, acting for the debtor and the creditors, and still Mr Swanland was not satisfied.

Which was particularly hard, seeing the creditors were far from charmed with either Mortomley or his trustee, and that Mortomley, who had once hoped to pay everybody, and retain Homewood, was less charmed still.

Why Mortomley felt dissatisfied has been explained. Why the creditors were dissatisfied can easily be understood, when it is stated that as week after week passed away, their hopes of a dividend grew less and less.

At first, when they repaired to Mr Swanland's office for information concerning a dividend, they asked 'when?' but afterwards they began to ask 'what?' And thus, by easy degrees, they were let down to 'never,' and 'nothing.'

This was usually the case at Asherill's except when the risk of a company chanced to be unlimited, and the contributaries solvent, or when a company was limited, and the shares had not been so fully paid up but that the promoters, and the advertising agent, and the liquidator, and the lawyers could afford to leave, perhaps, threepence in the pound for other creditors.

Given a private estate, and it generally came out from Asherill's clear of meat as a picked bone. For this pleasing comparison I am, indeed, indebted to an expression used in Salisbury House.

'We have been rather slack lately,' said a clerk jubilantly, 'but we have got a meaty bone now.'

And why should the young fellow not have been jubilant? Before Calcraft retired from that profession which he so much adorned, he was pleased doubtless to know a man had been sentenced to be hung by the neck till he was dead.

There is a pleasing adaptability about human nature which enables it to forget the possible pain the gratification of its own pleasure may involve to its fellow-creature; and there can be no question but that Mr Swanland regarded, and perhaps reasonably, the insane struggles of victims, who felt the hooks of liquidation troublesome, as Calcraft might the mad fight of a criminal against the needful pinioning which enabled matters to go off so decently and quietly about eight o'clock on certain Monday mornings in his memory.

Nevertheless, and though he, at all events, must have had his innings out of Mortomley's estate, Mr Swanland felt disgusted at the result of his own management of the affair.

Not because he had failed to pay the creditors even a farthing in the pound. To do Mr Swanland strict justice, he looked upon creditors as he looked upon a debtor, namely, as natural enemies. He hated a debtor because the debtor's creditors gave him trouble, and he hated creditors because they gave him trouble; therefore he was, putting so much personal profit in the bankrupt scale, able to hold the beam straight, and declare both bankrupt and creditor to be equally obnoxious.

Mr Swanland was a just man, and therefore conscientiously he could not declare the beam fell in favour of disliking one more than the other. He disliked them equally, when each had served his purpose, and he wished to throw both aside. The trustee's reason for feeling disgusted with Mortomley's estate was a very simple one. He had not made out of it what he expected. He had netted nothing like the amount he conceived was to be realized with good management.

Not that he feared a loss, *bien entendu*,—such an error had never yet been written in the books of Salisbury House; but he knew he had done that which touched his professional pride almost as keenly. He had lost profit. He had felt so certain of himself and the *employés*, and the works and the customers; he had entertained so genuine a contempt for Mortomley's intellect; such a profound distrust of his capacity to transact the simplest business matter in a business manner; that he really believed when he took the management of the Homewood works upon himself that he had the ball at his feet.

Visions even of paying a dividend may have been vouchsafed to him. Certainly some extraordinary hallucination at one time held him in thrall, for after he had pocketed considerable sums of money, he actually returned much of it freely in the shape of wages to Mortomley's Estate.

There were those who said Mr Swanland, finding himself doing so glorious a trade, had serious thoughts of buying in the plant at Homewood, with a view of pursuing the amusement of colour-making in his harmless moments. Be this as it may, he really had felt very proud of his success, and readily fell into the habit of speaking of Mortomley as a poor creature who did not understand the slightest detail of his own business.

Probably, his culminating hour of triumph was that which brought to Salisbury House the order for Mortomley's New Blue which Dolly mentioned to Mrs Werner. He was like a child in his personal glorification.

'If I had only leisure to attend to such matters fully, see what a trade I could build up,' he said to the opposition colour-maker; 'poor Mortomley never had any transactions with this firm, and ere my management of affairs is three months' old I have this letter.'

'But still, you must remember, it was Mortomley who made the colour,' remarked his opponent, who felt a certain *esprit de corps* and longed to do battle for his order when he heard a man whom amongst his intimate friends he concisely referred to as 'that fool of an accountant,' undervaluing those productions he personally would have given something considerable to know how to manipulate.

'Oh! anybody can make a colour,' observed Mr Swanland, who had been turning out Brunswick Greens, Prussian Blues, Chrome Reds, and Spanish Browns with a celerity and a success which fairly overpowered his reason.

'Perhaps so,' agreed the other, who certainly felt no desire to see Mortomley reinstated at Homewood. 'At the same time, it may be well for you to be cautious about that New Blue; Mortomley never sent out much of it, and you might drop a lot of money if anything should happen to go wrong.'

'Pooh!' returned Mr Swanland, 'nothing can go wrong—nothing ever has gone wrong.'

With reference to which remark, Henry Werner, when the story was repeated to him,—for it was repeated to every one interested in Mortomley's Estate who had sufficient knowledge of the trade to appreciate Mr Swanland's humorous thoughts on the subject of colour-making—observed that there was an old saying about 'a pitcher going once too often to the well.'

With respect to Mortomley's Blue, Mr Swanland certainly had perilled the pitcher containing his profits. To Salisbury House there came an awful experience in the shape of one of the partners in the large firm that had sent the great order which lifted Mr Swanland to the seventh heaven of self-glorification.

No letter could have sufficed to express the wrath felt by the principals in the house of Miller, Lennox, and Co. when they heard from their correspondents abroad, enclosing a sample of the 'Blue' Mr Swanland had forwarded to them; no manager or clerk could, they knew, be trusted to utter their sentiments in the matter, and accordingly Mr Miller himself, after having first called at the Thames Street warehouse and been referred thence to Basinghall Street, entered the offices of Messrs Asherill anc Swanland in a white heat.

Never, he declared, never in the forty years he had been ir business had so utterly disgraceful a transaction come under hi notice. All in vain Mr Swanland explained,—all in vain he blustered,—in vain Mr Asherill entreated Mr Miller to be reasonable, that gentleman stuck to his point.

'There,' he said, laying one packet on the table, 'is the blue we ordered,—there is the blue you sent.'

'And a very good blue too; I see no difference between them,' retorted Mr Swanland.

'Good God! sir, don't you know the difference between Prussian Blue and Mortomley's Blue? Have you been managing a colour-works even for a month, and mean to say you are unaware that Mortomley's Blue is the very best blue ever made? Why, if we had a clerk who made such a confession I would bundle him neck and crop out of the office.'

'You forget, sir, I am not a maker of colours; I am an accountant,' suggested Mr Swanland with dignity.

'Then why don't you stick to your accounts, and leave the making of colours to some one who does understand his trade? I suppose this is a fresh development of that precious egg, the new Bankruptcy Act, laid by a lot of astute scoundrels in the City and hatched by a parcel of old women in the House of Commons. Heaven help Mortomley if he has put his affairs into such hands as yours, say I. That stuff,' and he contemptuously indicated Mr Hankins' blue, 'is on its way back, and you may make the best of it; one farthing we shall never pay you, and you may consider yourselves fortunate that, in consideration of your gross ignorance, I refrain from instructing our solicitors to proceed against you for damages.'

'It is all very well to say you will not pay,' Mr Swanland was beginning, when the other interrupted him with,

'Pay, sir! I will never pay. You may carry the case to the House of Lords if you like,—you may leave the goods at the Docks till the charges amount to treble their original value, and still whistle for your money. All I trust is this may prove a lesson to you not to meddle in affairs of which you evidently understand a little less than my five-year-old grandson.'

And having made this statement, he walked out of the office, and in the mental books of Miller, Lennox, and Co. there stands at the present moment a black cross against Mr Swanland's name. A black cross quite undeserved as regarded the matter of the blue. In his soul Mr Swanland did believe the order had been executed as given; he had trusted to the integrity of Hankins in making the blue, and to the honour of Messrs Miller and Lennox about paying for it, and his soul sank within him at the sound of Mr Miller's parting words.

To make matters easier, Mr Asherill, who had been an interested auditor, remarking in a Commination-service sort of tone, 'I advised you to have nothing to do with Mortomley's affairs, but, as usual, you disregarded my advice.'

Hearing that, Mr Swanland turned from the window where in a make-believe convivial fashion he had been conversing with himself and his liver, and said, 'Shut up.'

'*I beg your pardon,*' remarked Mr Asherill all in italics, 'what did you observe?'

He really thought his ears must have deceived him.

'I did not observe anything; I asked you to shut up unless you could find something pleasanter to say to a fellow worried as I am than "I told you so."'

Mr Asherill had, of course, long ceased playing whist, nevertheless he at that moment marked 'one' against that perfect gentleman—his young partner.

CHAPTER XXXIV.

MR SWANLAND'S CRUMPLED ROSE-LEAF.

THAT unlucky American order proved the worst blow Mr Swanland had ever received. It hurt his purse, his pride, and his personal affection, since, let him scold Hankins as much as he chose—and he did choose to make a vast number of unpleasant remarks to that person before he discharged him with contumely and without notice; let him load his last man in possession with reproaches, and assure him that the next time such a thing occurred he should leave his employment instantly; let him express an opinion that Mortomley deserved to be sent to prison because he refused to divulge the secrets of his trade,—he could not blind himself to the fact that the annoyance was really attributable to his own utter incompetence and presumption; that he had made a fatal mistake when he supposed a manufacturing business was as easy to manage as he had found it to realize the stock-in-trade of a publican, or to dispose of the watches and rings and bracelets of a jeweller in course of liquidation. Nevertheless, it was a comfort to rail against Mortomley, and he railed accordingly.

'If he had fallen in the hands of any other trustee in London, I believe he would have found himself in custody ere this,' observed Mr Swanland, venting his indignation and praising his clemency in the same sentence. 'The idea of a man withholding information likely to prove of benefit to his creditors!'

'Shocking!' agreed Kleinwort, to whom he made the remark. 'Shocking! but why, dear creature, give you not this so tiresome blackguard to the police? They would take from you and him all trouble; perhaps you feel fear though of the little woman, is it so?'

'Thank Heaven, I am afraid of nobody,' retorted Mr Swanland; 'that is more, I expect, than some of your friends can say.'

'Very like, my friends are not all as you; there are some great scoundrels in this England of yours.' With which parting shot Kleinwort waddled off, leaving the trustee with the feeling that he had been making game of his calamity.

And, in truth, Mr Swanland could have borne the pecuniary loss (of profit) Mortomley's Blue entailed upon him with much greater equanimity than the ridicule he was compelled to bear in consequence.

The story got wind, as such stories do, and was made the basis of a series of those jokes at which City men laugh, as a child laughs when its nurse bids it do so at her uplifted finger.

He heard about blue till he hated the sight and name of the colour. He was asked how he felt after that 'rather blue transaction.' One man accosting him in the street remarked he looked a little blue,—another inquired if he was in the blues; when the Prussians were named in his presence, some one cried out, 'Hush! Prussians are a sore subject just now with Swanland.'

These pleasantries Mr Swanland tried at first to carry off lightly. 'You mistake,' he explained in answer to the last observation, 'Prussian Blue is not a sore subject with me, though I admit bronze may be.'

'You are quite sure it is not brass, Swanland?' suggested a young fellow, adjusting his eyeglass at the same time, in order to survey the trustee more accurately.

'No,' was the reply, 'I have plenty of that I am thankful to say.'

'You have cause for thankfulness,' remarked the other, 'for in your profession you must require a good stock of the article.'

Altogether, what with questions about the colour of his children's eyes, observations to the effect that no doubt he would take his 'annual trip this year inland, to a green country, instead of the sea, the deep blue sea,'—remarks that he would be certain to bet on Cambridge, as their colour must be least inoffensive, and various other witticisms of the same kind, which by the force of mere iteration finally grew amusing to listeners,—the unfortunate trustee's life became a weariness to him.

In his chamber he cursed Mortomley, and a bird of the air carried the tidings to Mr Asherill, who in one and the same breath rebuked his junior for profanity, and excused his profanity upon account of the unfortunate impetuosity of youth.

'You had better conciliate Mortomley,' said the senior partner, 'and induce him to make this waste stuff valuable. I have no doubt he is clever enough to help you through, and that he would do so for a five-pound note.'

Acting upon which hint, Mr Swanland upon some trumpery pretence requested Mortomley's presence at his office, and having got him there he placed a little parcel open upon the table and said,

'By the bye, Mr Mortomley, I have been asked if you could manufacture a few tons of a colour such as that into your new blue.'

Mortomley never even touched the sample before him, though he answered at once,

'No, I could not.'

'But you have not examined it, sir,' expostulated Mr Swanland.

'I do not want to examine it,' was the reply, 'the colour is dry. Do you suppose, for a moment, it is possible to do anything with a colour after it has dried?'

Now Mr Swanland had supposed it was quite possible to do so, and therefore entreated Mr Mortomley to look closely at the parcel lying before him.

'What is it?' asked the trustee.

'It is very inferior Prussian blue,' was the reply, 'and if your friend have, as you say, got a few tons of it, he had better make it up into balls, and sell it to the wholesale houses that supply the oil shops, which in turn supply the laundresses. Ball blue is all it is fit for.'

That unhappy Mortomley could not have made a less fortunate reply had he studied the subject for a week. Mr Swanland's patience had been so exercised with allusions to the getting up of his linen; offers to give him the names and addresses of washerwomen who might buy a pound or two of blue if he allowed a liberal discount; inquiries as to whether he had not been obliged to apply for a few policemen to keep the staircase at Salisbury House clear for ladies of the washtub persuasion, who had heard of the great bargains Asherill and Swanland were offering in colours, that the slightest allusion to a laundress now affected him as a red rag does a turkey-cock.

'You are pleased to be facetious,' he observed in a tone which caused Mortomley to turn round and stare at the trustee, while he answered,

'Facetious! there is nothing to be facetious about in the matter. I should say, if your friend have a lot of this wretched stuff thrown on his hands, he must consider the affair something beyond a joke.'

Mr Swanland took a short walk up and down his office, then, the better apparently for this exercise, he paused and said,

'That wretched stuff, as you call it, was made at Homewood.'

Mortomley sat silent for a moment before he remarked,

'I am very sorry to hear it.'

'You are not, sir,' retorted Mr Swanland.

'I am,' was the reply. 'Do you suppose I lost all care for my own trade reputation when, unfortunately, part of it was given over to your keeping?'

And the two men, both now standing, looked straight and dangerously the one at the other.

'Come, Mr Mortomley,' said Mr Swanland at last, breaking the spell by withdrawing his eyes, in the same fashion as inquisitive folks in Ireland used to be compelled to turn their gaze from the Leprauchaun, 'we need not bandy hard words about this unfortunate business, though, I must say, you are the first bankrupt in whose affairs I ever had any concern, who refused to assist me to the extent of his power.'

'I have not refused to assist you,' was the reply; 'on the contrary. You, however, preferred my men to me, and you have reaped the fruits of your preference, that is all.'

'That is not all,' said Mr Swanland, 'you were bound to make over your formulæ to me.'

'I think not,' was the reply. 'I do not profess to know much of this new law by virtue of which I have been stripped of everything, and my creditors have not been benefited to the extent of a single shilling, but, still, I imagine no law can take away not merely a man's goods, but also his brains. If you can get any Vice-Chancellor to compel me to explain how to make my colours, without my assistance, of course I must bow to his decision, though, in that case, I should take leave to tell his Honour that although some colour-maker might be able to make use of the information, an accountant certainly never could.'

Hearing which sentence Mr Swanland stared. He had never before seen Mortomley roused. He did not know each man has his weak point, and that Mortomley's pregnable spot lay close to the colours himself had begotten.

Homewood, his business, his house, his furniture, his horses, his carriages, his plant, his connection, Mortomley had yielded without a struggle, but his mental children he could not so relinquish, nor would he. Upon that point Mortomley, generally pliable, was firm, and consequently, after an amount of bickering only a degree less unpleasant to the trustee than to the bankrupt, Mortomley shook the dust of Salisbury House off his feet, declaring his intention of never entering it again.

As he passed down the staircase he met Mr Asherhill.

'Ah! Mr Mortomley, and *how* are *you?*' cried that gentleman with effusion. 'Getting on pretty well, eh? Had your discharge, of course? No. Why they ought to have given it to you long ago. So glad to see you looking so well. *Good*-bye. God bless you.'

Never in his life had Mortomley felt more tempted to do anything than he did at that moment to pitch the old hypocrite down-stairs.

'My discharge!' he exclaimed, when he was recounting the incidents of the day to his wife, 'and the vagabond knew it was never intended I should have it. Looking well! why, just as I was going out into the street, Gibbons ran up against me.

'"What's the matter, Mortomley?" he said, "you look like a ghost," and he made me go back into the passage, and sent for some brandy, and he hailed a cab, and remarking, "Perhaps you have not got much money loose about you, take this, and you can pay me when you are next in town, six months hence will do," he forced his purse into my hand. I used to think hardly of Gibbons, but he is not a bad fellow as times go.'

'You will never go to Salisbury House again, Archie?' she asked.

'Never, Dolly. Never, that I declare most positively.'

'Cannot we go into the country, then, for a time?' she suggested.

'I should like to go anywhere away from London,' he answered.

After a short time she led the conversation back to his interview with Mr Swanland.

'I cannot imagine,' she said, 'how it happens that amongst the papers that went from Homewood they never happened to find any of your formulæ.'

'It would have puzzled them to do that,' he answered, opening his tired eyes and looking at her with an expression she could not exactly understand.

'You must have had formulæ,' she persisted.

'Well, yes,' he agreed; 'perhaps you think they extended to eight volumes of manuscript bound in morocco. You poor little woman, it would be a bad thing for colour-makers if trade secrets were not more easily carried than all that comes to. Look,' and taking out his pocket-book he handed her a couple of sheets of note-paper, 'every receipt of mine worth having is written down there; they are all clear enough to me, though if I lost them to-morrow they would prove Greek to any other person.'

'Could you explain them to me?' she asked.

'Not now, dear,' he answered, 'I feel very tired; I think I could go to sleep.' Which utterance proved the commencement of another relapse; but Dolly was not dismayed, on the contrary she wrote the very next day to Lang and said,

'Whenever Mr Mortomley is well enough to leave town we shall go to a cottage I have taken in Hertfordshire. *All the special colours can now be made without difficulty.* There is a barn near the cottage which may be rented.'

That was sufficient for Lang. Within a week he had got leave of absence, and was on his way back to England. He saw the barn, he measured up its size, he made out a list of the articles necessary, and received sufficient money from Mrs Mortomley to pay for them.

He tried to get a fresh order from the firm that had wanted the new blue, but Mr Miller shook his head.

'We have had enough of dealing with Mr Mortomley at second-hand,' he said, 'when he is in a position to come to us and enter into an arrangement personally, possibly we may be able to do business.' Which was just—though he did not know it—as if he had said, 'When Mr Mortomley has been to the moon and comes back again, we will resume negotiations with him.'

'However, there is a trade to be done, ma'am,' said Lang confidently, 'and when I have finished my job, which will be in six weeks, I am thankful to say, for I am sick of the place and of those outlandish foreigners who can talk nothing but gibberish, we will do it.'

'We shall have to be content with small beginnings, though,' suggested Mrs Mortomley, whose views were indeed of the most modest description.

'And then at the end of a twelvemonth we shall not be ashamed to count our profits,' agreed Lang, and he left, assuring Dolly that his stay among the 'mounseers,' as he styled all persons who had not been privileged to first see the light in Great Britain, would be short as he could make it.

He had set his heart upon being back in time to attend the final sale at Homewood; but if he was quick Mr Swanland proved quicker, and before his return another act in the liquidation play was finished, and all the vats, coppers, mills, boilers, and other paraphernalia in which Mortomley's soul had once rejoiced, were scattered to the four winds of heaven.

When Dolly saw the preliminary advertisements announcing that the extensive and valuable plant of a colour-maker would shortly be offered for sale, she lowered her flag so far as to write to Mr Dean asking him to buy Black Bess.

She requested this, she said, as a special favour,—she would be more than grateful if he could give the pretty creature a good home. To which Mr Dean indited a long and pompous reply. He stated that his stables only held so many horses, that each stall had its occupant, that he had long given up riding, and that Black Bess would not be a match for any carriage horse of the height he habitually purchased; he remarked that she was too light even for his single brougham, and that it would be a pity to keep such an animal merely to run to and from the station in a dog-cart. Finally, Mr Dean believed excessive affection for any dumb animal to be a mistake; Providence had given them for the use of man, and if when a horse ceased to be of service to a person in a superior rank of life, it were retained in idleness from any feeling of sentiment, what, asked Mr Dean, would those in an inferior station do for animals! This was not very *à propos* of Black Bess—at that stage of her existence, at all events—but, it was *à propos* of the fact that Mr Dean had the day before sold a horse which for fifteen years had served him faithfully, and got its knees cut through the carelessness of a spruce young groom,—sold this creature, to which he might well have given the run of the meadows in summer and the straw-yards in winter, for six pounds.

Antonia, on whom all the traditions of Homewood had not been spent in vain, remonstrated with her husband on 'the cruelty of sending the old thing away,' but her words produced no effect on Mr Dean.

'Archie Mortomley never would sell a horse that had been long about Homewood,' she said.

'I dare say not, my dear,' answered Mr Dean; 'but then you see it is attention to these small details that has enabled me to keep Elm Park. It was the want of that attention which drove Mr Mortomley out of Homewood.'

Upon the top of this came Mrs Mortomley's letter. Mr Dean devoted a whole morning to answering that letter, and then insisted upon reading his effusion aloud to his wife.

'I think I have put that very clearly,' he said when he had quite finished; 'I hope Mrs Mortomley will lay what I have expressed to heart.'

'If you knew anything of Mrs Mortomley you would never send her that epistle,' retorted Antonia. 'She will read it to her friends, she will mimic your tone, your accent, your manner; she will borrow a pair of eye-glasses, and let them drop off her nose in the middle of each sentence; and, in a word, she will make the written wisdom of Mr Dean of Elm Park as thoroughly ridiculous as I have often heard her make your spoken remarks.'

Mr Dean reddened, but answered with considerable presence of mind that the possession of such a wife had no doubt hastened Mortomley's ruin as much as his fatal inattention to small details.

'Perhaps so,' agreed Mrs Dean, 'but still she will help him to bear being ruined with equanimity. Dolly never was dull, and, I declare, when one comes to realize how fearfully dull almost every person is, I feel as if she must, by that one virtue, have condoned all the rest of her sins.'

Which was really a very hard phrase for Mr Dean to hear proceed from the lips of the woman he had honoured so far as to make mistress of Elm Park.

But Mrs Dean was mistaken about Dolly, and Mr Dean need have felt no fear that ever again she would make him the butt at which to aim the shafts of ridicule. For her the champagne of mirth had ceased to sparkle; for her there was no fun in pompous respectability; for her the glittering sparkle of wit had come to be but as a flare of light to one with a maddening headache.

The cakes and ale of life had been for her, but they were for her no more. Dolly, my Dolly, you were right when you said that last look on the dead face of Homewood killed you,—for the Dolly of an earlier time, so bright, so gracious, so happy, so young-looking, as girl, as wife, as mother, you were from thenceforth never beheld by human being.

CHAPTER XXXV.

SAUVE QUI PEUT.

When Mr Swanland had sold off all the plant of Homewood, and got the best prices he could for Mortomley's carts and horses, Black Bess included, who had for months been so badly groomed that the auctioneer entered her as 'One Brown Mare, Black Bess,'—he began to cast about him how anything more could be got out of Mortomley.

He knew he had about squeezed the orange dry, but he knew a considerable amount of juice had been lost—through 'no fault of his own,'—and he consequently set his wits to work to see how that spilled liquor could be replaced.

It was not long before inspiration came to him, and when it did he summoned another meeting of the committee.

At that meeting he gravely proposed that Mortomley should be invited to bid for the remaining book debts, the books, and his discharge. The question was discussed gravely—and as gravely agreed to—though three, at all events, of the committee intended Mortomley never should have his discharge; and accordingly the same evening Mr Swanland, who really could not dictate to a shorthand-writer, did something which passed muster for dictation, so that eventually Mortomley received a letter asking him to make an offer for the purchase of all the good things duly mentioned.

Now considering that Mortomley had been stripped as clean of all worldly belongings as the Biblical traveller who fell among thieves; considering a man in process of liquidation is in the same state as regards the inability to make personal contracts as a bankrupt; considering Dolly had not a halfpenny left of her fortune, and that friends possessed of great wealth are not in the habit of rushing forward at such times as these with frantic entreaties for their purses to be made use of,—there was a humour about this letter which might have excited the risible muscles of a looker-on.

But there was no looker-on—there were only the players; there were only Dolly and Mr Swanland in fact, and arrayed in her grey silk skirt, in her black velvet puffings, in her great plaits of hair, in her atom of a bonnet, in light gloves, in the smallest of jackets, and the largest of what then did service for *pouffs,* Dolly went to have her quarrel out with the trustee.

In which laudable design she was frustrated. Mr Swanland chanced to be at home laid up with bronchitis, so Dolly saw instead Mr Asherill, and expressed to him her opinion about the demerits of the firm.

She was not at all reticent in what she said, and Mr Asherill, spite of his hypocritical manners and suave address, got the worst of it.

He tried quoting Scripture, but Dolly outdid him there. He tried platitudes, but Dolly ridiculed both them and him. He tried conciliation, and she defied him.

'That is a dreadful woman,' thought Mr Asherill, when she finally sailed out of the office, leaving a general impression of silk, velvet, flowers, lace, feathers, and eau-de-cologne behind her. 'I'll never see her again.'

Poor Dolly, she must have been less or more than woman had she failed to array herself in her most gorgeous apparel when she went forth to do battle with her enemies.

There had been a latent hope in Mr Swanland's mind that the Mortomleys either were possessed of money or knew of those who would advance it, and he felt, therefore, proportionably disappointed when Mr Asherill assured him it was all 'no good.'

'She has her clothes and he has his brains if it ever please the Almighty to restore him his full faculties,' summed up Mr Asherill, 'but they have nothing else; on that point you may give yourself no further trouble. Have you heard about Kleinwort?'

'Kleinwort, no! What about him?'

'He has gone.'

'Gone! Where?'

'Ah! now you puzzle me. He has left England, at all events.'

'And Forde?'

'I suppose we shall know more about Forde three months hence.'

Was it true? Ay, indeed, it was. The little foreigner who loved his so dear Forde, the clever adventurer, sworn to see that devoted friend safe at all events,—the gross humbug, who had for years and years been cheating, not more honest, perhaps, but slower English folks, as only foreigners can, had performed as neat a dance upon horse-shoes as that other celebrated foreigner who posted to Dover whilst an audience that had paid fabulous prices in expectation of seeing the performance sat in a London theatre waiting his advent.

Mr Kleinwort was gone.

In spite of that half-yearly meeting already mentioned, where every person connected with St Vedast Wharf made believe to be so pleased with everything, Mr Forde found, as the weeks and months went by, that matters were becoming very difficult for him to manage—horribly difficult in fact.

His directors grew more captious and more interfering. They wanted to know a vast deal too much of the actual working of the concern. Instead of spreading out their arms any further, they were inclined to narrow the limits of their operations. They thought it was high time to put several transactions of the Company upon a more business footing, and words were dropped occasionally about their intention for the future of placing their trade upon some more solid basis, which words filled Mr Forde with misgiving.

Amongst other persons with whom the directors desired to curtail their dealings was Mr Kleinwort, and about the same period Mr Agnew casually observed that he thought the various mining speculations in which the Company were so largely engaged, might, with advantage, be gradually and with caution closed.

He remarked that he thought such outside transactions were calculated to divert attention from their more legitimate operations, and said he considered unless the capital of the Company could be largely increased, it would be more prudent, in the then state of the money-market and general want of confidence in the public in limited companies, to confine themselves to a different, if apparently less remunerative, class of business.

Of these words of wisdom Mr Forde spoke scoffingly to Mr Kleinwort, but they made him uneasy nevertheless; and he proposed to Kleinwort that he and Werner and the German should take Mortomley's works, the lease of which—it was after the sale of plant at Homewood—could be had for a nominal price, so that they might have something to fall back on, in case the directors at St Vedast Wharf should at any time take it into their heads to close transactions with Mr Kleinwort, and, as a natural consequence, to dismiss Mr Forde.

'They are ungrateful enough for anything,' finished the manager, and to this Kleinwort agreed.

'They have hearts as the nether millstone,' he said, 'and, what is worse, their brains are all soft, addled; but still we will not take the colour-works yet. I have one plan, but the pear is not ripe quite. When it is, you will know, and then you shall exclaim—"Oh! what a clever little fellow is that Kleinwort of mine."'

Whatever opinions Mr Forde might entertain about Mr Kleinwort's cleverness, his directors were becoming somewhat doubtful concerning his solvency.

'He is expecting a bill from a correspondent of his in Germany for a large amount in a few days, and he has promised to let me have it,' explained Mr Forde; and then, after his tormentors left him free, he sent round to Mr Kleinwort, saying, 'You *must* let me have that foreign bill without delay,' to which Kleinwort, turning down a piece of the paper, wrote 'To-morrow,' and putting the manager's note in a fresh envelope, returned it to him.

In fault of any better security then obtainable, this bill would next day have been placed to Mr Kleinwort's credit on the books of the firm, had Mr Agnew not chanced to take it in his hand. After looking at it for a moment, his eye fell on the date of the stamp, and he at once wrote a few words on a scrap of paper and pushed the memorandum and the acceptance over to the chairman.

'Had not we better request Mr Kleinwort to attend and explain,' he asked.

'To which the chairman agreeing, Mr Forde, who had left the board-room for a moment, and now reappeared, was asked to send to Mr Kleinwort and say the directors would be glad if he could come round for a few minutes.

'There is something wrong about that acceptance,' wrote the manager in pencil. 'For God's sake think what it can be, and show yourself at once.'

Round came the German to show himself. He entered the board-room wiping his forehead, and after smiling and bowing, said,

'You did wish to see me, gentlemen,' and he stole a quick look at the faces turned to his.

'Yes, about this bill,' suggested Mr Agnew. 'May I inquire on what date you sent it to Germany?'

'I never sent that bill to Germany at all,' answered Kleinwort. 'I did send one, his fellow, ten days back, but he have not returned; he will not now. My good friend and correspondent turned up last night at mine house from Denmark, where he had business, and he gave me his signature not ten minutes before it was despatched to this your place.'

Hearing which the chairman nodded to Mr Agnew, and said, 'That explains the matter,' adding, 'thank you, Mr Kleinwort; we are very sorry to have given you so much trouble.'

'No, no, no, not trouble, by no means,' declared the German vehemently, and he passed out of the board-room and left the wharf as he had entered it, wiping the perspiration off his forehead.

'Pouf!' he exclaimed, as he re-entered his office, and after pulling off his coat poured out half a tumbler of neat brandy, and swallowed it at a draught. 'There has been too much of this, Kleinwort, my dear fellow, a few straws more would break even thy camel's back.'

During the remainder of that day Mr Kleinwort was too busy to spare more than a minute even to Mr Forde, when that gentleman called to see him. The next morning he was too ill to come to business, and Mr Forde, who felt anxious naturally concerning the health of a man, bound to stand by him through all chances and changes, went up to his house to ascertain what was the matter.

'I must get away for a week,' declared the invalid, who looked ill enough to have warranted his saying he must get away for three months. 'It has all been too much for me. A few days' quiet, and the sea, and the shells, and the bright ships sailing by, and I come back better than well. I go on Monday to Hastings, and you must so manage as to come to spend Saturday and Sunday in that peace so profound. Promise that it be we see you.'

In perfect good faith Mr Forde did promise that Kleinwort should be gratified thus far, but it was not in his nature to let a man go away from town and fail to remind him by means of every night's post about the trouble and anxiety he had left behind him. To these communications the manager received no reply whatever until the fourth day, when having despatched a more pressing and irritable note than usual there arrived this telegram.

'Monday will not be long. All suspense for you then over. Till then torment not me with business. We expect you for Saturday.'

But it so happened that when Saturday came Mr Forde found himself unable to leave London, and was compelled to telegraph apologies and regrets to his friend.

He waited at the wharf for an hour after the clerks left, expecting a reply to this communication, but at the end of that time wended his way home, thinking that most probably Mr Kleinwort would address his answer there. Night closed, however, and no telegram arrived.

'He was out, no doubt,' considered Mr Forde, 'and, as he is to be in London so soon, did not think it worth while to send a message till his return;' and with these comforting reflection and the still more comforting fact of Monday, which was to en all suspense, being close at hand, Mr Forde went to bed and slept soundly.

Monday came, and Mr Forde was at Mr Kleinwort's office so early that the head clerk was just turning the key in the lock as he reached the landing.

'Mr Kleinwort come yet?' asked Mr Forde.

'I have not seen him, sir. I should scarcely think he could be here yet.'

'Any letter from him?' asked the manager, entering the office, and taking the letters out of the clerk's unresisting hands he looked at each superscription curiously.

'I will look round again shortly,' he remarked, after he had examined the correspondence once more, and felt in the letter-box to make sure no missive had been overlooked.

'Very well, sir,' said Mr Kleinwort's clerk.

The day wore on, and Mr Forde looked 'round again' often, but still with the same result. He telegraphed to Hastings, but elicited no reply. By the evening's post he wrote requesting that a telegram might be sent to the wharf immediately on receipt of his letter to say by which train Mr Kleinwort might be expected in town.

He received no telegram; nothing had been heard from Mr Kleinwort at that gentleman's office; the head clerk feared he could not be so well; and Mr Forde started off by the next train to Hastings.

Arrived there, he ascertained Mr and Mrs Kleinwort had left for London on the previous Friday evening.

By the time Mr Forde again reached the City all business was over for the day, and the offices closed for the night, therefore the unhappy manager, dreading he knew not what, fearing some evil to which he felt afraid to give a shape or a name, repaired to Mr Kleinwort's private residence.

He looked up at the house, and as he did so his heart sank within him; not a light was to be seen in any one of the windows, the lower shutters were closed, there was straw littering about the garden. His worst enemy might have pitied him as he stood there, hoping he was dreaming, hoping he should wake to find that he had been struggling with some horrible nightmare.

When he could gather strength to do it, he began knocking at the door—knocking till he woke the deserted house with echoes that stimulated the sound of hurrying feet—knocking till the neighbours opened their doors, and put their heads out of the windows to ascertain what was the matter.

'There is no one in that house, sir,' shouted an irascible gentleman from the next balcony.

'There is no use in your trying to knock the door down.

The house is empty, sir. The family left a week ago, and the last of the furniture was removed on Saturday.'

'Where have they gone?' asked Mr Forde in a weak husky voice, which sounded to his own ears like that of some different person.

'To South America. Mr Kleinwort has got an appointment there under his own government.'

That was enough. The manager knew for certain Kleinwort had thrown him over, that he had eight days' start of any one who might try to follow.

How it had been managed; how the Hastings juggle was performed; who had helped him to hoodwink those who might be interested concerning his whereabouts, he felt too sick and dizzy even to imagine.

There was only a single fact he was able to realize; namely, that between him and ruin there stood now but one man, and that man Henry Werner.

CHAPTER XXXVI.

MORTOMLEY UNDERSTANDS AT LAST.

The summer following that autumn and winter when Mortomley's Estate was in full course of liquidation proved, if not the hottest ever remembered, at least sufficiently warm to render Londoners who had to remain in town extremely impatient of their captivity, and to induce all those who could get away to make a rush for any place within a reasonable distance where sea-breezes or fresh air could be obtained.

It was a summer in which everything was as dull as can well be imagined. Trade was dreadful; each man seemed losing money, and no man confessed to a balance of five pounds at his bankers'. If City people were to be believed, a series of unprecedented misfortunes compelled them, one and all, to ask for outstanding accounts and to request the return of such small amounts of money as in moments of mental aberration they had been induced to lend to their impecunious friends, whilst it happened most unfortunately that a series of disappointments and misfortunes equally unprecedented prevented the payment of accounts and the return of loans.

Making, however, due allowance for excuses and exaggeration, things were very bad indeed. That badness affected all trades—touched all ranks. People were not rich enough to be ill, they could not afford to die, and so even the doctors and the undertakers found things hard, and believed fees and feathers had gone out of fashion.

'Persons in course of liquidation were to be envied,' so Mr Swanland with a faint attempt at humour assured his visitors, while Mr Asherill declared that really he wished he could go into the 'Gazette' and so get a holiday.

If you were on sufficiently intimate terms to inquire concerning the fruitful vine and the olive branches belonging to any City man, you were certain to hear the vine and the olives had been transplanted temporarily to some easily accessible resting-place, to which the husband and father declared to you upon his word of honour he had not the means of proceeding on that especial Saturday afternoon when you spoke to him in Finch Lane.

Nevertheless, had your way been his, you would have met him an hour after, taking his ticket for some well-known terminus.

Even Mr Dean could not manage to leave town, and Mrs Dean was, therefore, at Scarborough with some Essex friends who had invited her to join their party.

Mrs Werner was at Dassell with her children. The old lord was dead, and that Charley, who had once wished to marry his cousin, proposed taking up his residence at the family seat If this resolution were carried out, Mrs Trebasson intended to leave the hall, notwithstanding her nephew's cordially expressed hope that she would still consider it her home.

Naturally, therefore, Mrs Werner availed herself of the opportunity still left of paying a long visit to the old place, and Mr Werner had begged her not to hurry back, as 'he could do very well without her'—which utterance he did not intend to be ungracious, neither did his wife so understand it.

As for Mortomley and his wife, they were far away from London.

In one of the most remote parts of Hertfordshire, where woods cover the lonely country for miles, where the silvery Lea flows through green fields on its way to the sea, never dreaming of the horror and filth it will have to encounter ere mingling with the Thames—where the dells are in the sweet spring-time carpeted with violets, blue and white, that load the air with perfume—where rabbits scud away through copses starred with primroses — where jays plume their brilliant feathers in the golden sunshine—where squirrels look with bright curious eyes at the solitary passer-by—where pheasants scarcely move out of the way of a stranger's footsteps—where, save for the singing of birds, and the humming of insects, and the bleating of sheep, there is a silence that can be felt—Dolly had found a home.

As seen from the road as picturesque a cottage as painter need have desired to see, but only a poor scrap of a cottage architecturally considered—a labourer's cottage originally, and yet truly, as Dolly described it to Mrs Werner, a very pretty little place.

The ground on which it stood rose suddenly from the road, and the tiny garden in front sloped down to the highway at a sharp angle. On one side was a large orchard, which went with the house, and on the other a great field of growing wheat already turning colour.

Behind the cottage was first its own ample vegetable garden, and then one of the woods I have mentioned, which formed a background for the red-tiled roof and tumbledown chimneys of the Mortomleys' new home.

Dolly had seen the advertisement of a place she thought might suit to let in this locality, and so chanced to penetrate into wilds so far from London.

As usual, the place advertised was in every respect undesirable, and Dolly wore herself out wandering about interminabl
lanes looking for a vacant cottage and finding none.

All this was in the early spring when the leaves were onl putting forth, when Daffodils, Mezereon, and American currant alone decked the modest flower-gardens—when nature, in a word, had not yet decked herself in the beautiful garments of May, or in the glorious apparel of the year's maturer age.

But Dolly knew how that pleasant country place would look when the hawthorn was in bloom and the roses climbing over the rustic porches, and the corn cut and standing in goodly sheaves under the summer sun.

There was not a mood or tense of country life Dolly did not understand and love, and she felt like a child disappointed of a new toy while wending her way back to the station to think her search had proved all in vain.

She was in this mood as she drew near the cottage I have described.

'I could be quite satisfied even with that,' she considered. 'I could soon make it look different;' and she stood leaning over the gate and picturing the place with grass close under the window, with a few evergreens planted against the palings, with a rustic garden-chair, with rustic baskets filled with flowers on the scrap of lawn herself had imagined.

As she so stood an old woman came to the door and looked down the walk at the stranger curiously.

'I was admiring your dear little place,' said Dolly apologetically. 'I think it is so sweet and quiet.'

The woman trotted down to the gate on hearing these words of praise, and answered,

'Ay, it is main pretty in the summer, when the flowers are in full blow, and the trees in full leaf. I tell my master we shall often think of it in the strange land we are going to.'

Now this sentence perplexed Dolly; owing to the tone in which it was spoken, she could not tell whether the woman meant she and her husband were going to heaven or to foreign parts, so she asked no question.

She only said, 'I am sure you will think it no trouble to give me a glass of water. I have been walking a long way, and I am very tired.'

'Come in and rest yourself then,' the old lady exclaimed heartily, and she conducted Dolly indoors, and dusted a chair for her, and brought her the water ice-cold; and having elicited that

Mrs Mortomley had come all the way from London; that she had walked miles, that she had been to look at Hughes's house, and that neither bite nor sup had passed her lips since breakfast save that glass of cold water, she asked if her visitor would not like a cup of tea. The kettle was on, she said, and she could mash the tea in a few minutes.

Dolly was delighted, she wanted the tea, and she rejoiced in the adventure. What though the bread was home-made bread and as heavy as lead, to quote poor Hood; what though the tea was 'mashed' till it was black in the face; what though the sugar was brown and of a treacley consistence,—the guest brought to the repast an appetite which charmed her hostess and amazed herself.

While Dolly sipped her tea, for she understood the teapot had no great force of resistance and could not hold out to great extremity, and the 'darling old lady,' as Mrs Mortomley called her for ever afterwards, drank hers out of a saucer, the two women got into a friendly conversation, and the elder told the younger how she and her master were going to America to their only son, who, after being 'awful wild,' and a 'fearful radical,' often going well-nigh to break his father's heart, who had set 'great store' by his boy, had started off fifteen years previously 'for Ameriky unbeknown to living soul.'

Arrived there it was the old story of the prodigal repeated, with a difference.

At home he had wasted his substance and neglected his parents. Abroad he repented him of his evil doings, and worked as hard in a strange country as he had idled in England.

He had married well, and was a rich man, and all he desired now was that his father and mother should make their home near him, share his prosperity, and see their grand-children.

'And so, ma'am, we are going as soon as ever we can let the house and sell our bits of furniture. The house we could get rid of fast enough, but no one wants the furniture, and my husband he is loth to let it go for what the brokers offer.'

'What do they offer?' asked Dolly.

'For every stick and stool in the house thirty shillings.'

'And how much do you think they ought to give?' asked Dolly.

'Why my master he says as how we ought not to take less nor five pound for the furniture, and two pound for the cropped garden and fowl-house, and sty and woodshed, all of which he builded with his own hands; but there's a sight of counting in that money, and people like us have all their beds and chairs and tables, and I wish he'd take the dealer's offer and be done with it, for I am longing to see my boy once more.'

Dolly turned her face aside, and looked at the fire.

'What is the rent of this place?' she inquired.

'Four pound eleven a year, ma'am; and though that do sound high, still it is a cheap place at the money, for there's a fine big garden and that orchard you see, and it needn't stand empty an hour if only my master would give in about the furniture.'

'How many rooms have you?' Dolly asked.

'We have as good as four upstair; but two of them are open like on the stairs. We use them for storing things, and there is this house; we call the front room "the house" in these parts, ma'am, and the back place, and another back place where the stairs lead out, and—'

'Might I see it?' Dolly entreated, 'I should like to see it so much.'

'You'll excuse the place being in a bit of a muddle?' answered the other, as she led the way about her small territory.

'Good Heavens! if this is a muddle, what must apple-pie order be?' thought Mrs Mortomley, as she looked at the well-scrubbed stairs, at the snow-white boards, at the chest of drawers bees-waxed till she saw her own reflection in them better than in the looking-glass, off which half the quicksilver had peeled; at the patch-work counterpane, which, though probably half a century old, still shone forth resplendent with red and yellow and green, and all the colours of the rainbow.

'I do not care to see the garden,' said Dolly when they were once more in the back place; 'and I have seen the orchard. I will take the house off your hands, and your furniture, and your crops, at your own price; I have not so much money with me, but I will leave you what I have in my purse, and I will send down again any day you name, in order to pay you the balance still owing and to take possession.'

'You, ma'am!' repeated the woman.

'Yes,' answered Dolly; 'I have a husband who is in bad health, and I must get him away from London for a short time. We cannot afford to take a large house. We can make this answer our purpose, so now give me a receipt for three pounds ten, on account—and—'

'I can't write,' was the reply.

'Well, I will leave my address, and your husband can send me one,' suggested Dolly.

'He is no more a schollard nor me,' said the woman.

Was this the reason, Dolly wondered, why at their age they were willing to give up their home and country and go so far away to join the whilom prodigal? Not to be able to send a line, without that line being indited by other fingers, seen by other eyes; not to be able to understand the contents of a letter save by the aid of a third person's reading! it was certainly very pitiful, Dolly considered.

'It is of no consequence,' she remarked, after a moment's pause devoted to thinking this aspect of the educational question over. 'Here are three pounds ten shillings, and perhaps you can get some of your neighbours to send me a line, saying when you wish to leave. Good-bye, I hope you may have a pleasant voyage, and find your son well and happy at the end of it.'

And so Dolly retired mistress of the position; and so all unconsciously she had frustrated the schemes of the poor old father, who, not wishing to cross his wife, and not wanting to leave England, had put what he considered a prohibitory price on his effects, and refused to leave unless that were given for them.

'It is God's will, and I dare not gainsay it,' he muttered to himself, when he grasped the full meaning of his wife's breathless revelation. 'But it is nought less nor a miracle—what parson tells us a Sundays ain't a bit more wonderful. It is main hard, though, for me at my age, though, to be taken at my word like this.'

From which utterance it will be seen he never thought of going back from his word; indeed, regarding Dolly's visit as he did, it is probable he imagined some judgment might fall upon him if he tried to put any further impediment in the way.

As for Dolly, once she got possession of the place, she sent Esther down with full directions how she was to proceed to make it habitable. Papers were forwarded from London—papers cheap, light, pretty; and with the help of two local workmen, who 'contracted' for the job, the whole house was whitewashed, papered, and painted, in ten days. Dogs took the place of the old-fashioned rickety grate, the outer door was taken off its hinges, and a new one, the upper part of which was of glass, put in its place. A modest porch of trellis-work shaded this door, and over it grew roses and honeysuckle, which were duly trained by a superannuated labourer, who, thankful for a week's work, laid down that grass-plot Dolly's heart desired, at a rate of wage which made Mrs Mortomley feel ashamed as she paid him the price agreed on.

To persons who have been accustomed to yield up their houses to a professional decorator, and allow him to work his will as to cost of material and price of labour, and the amount of improvement to be effected, it may seem that Mrs Mortomley must, in making her old cottage into a new one, have spent a considerable sum of money.

This was not the case; and yet when Dolly came to go through her accounts, which meant, in her case, counting over the sovereigns still remaining, she felt she had exceeded the original estimate it was her intention to adhere to, and that she must economize very strictly in the future if her noble was not soon to be brought down to ninepence.

Mr Mortomley had with much difficulty extracted ten pounds from the treasury at Salisbury House, for his attendance at Mr Swanland's offices, and a wonderful thing had happened to Dolly.

Rupert not merely repaid the money he borrowed, but added twenty pounds to the amount.

'I have had a great piece of good fortune happen to me,' he wrote, 'and I send you share of it; I leave for the Continent next month, in company with Mr Althorpe, a young gentleman possessed of plenty of money and no brains to speak of. He pays all my expenses, and gives me a handsome salary in addition. You may expect to see me next Saturday. I long to see your cottage, and will arrange to stay until Tuesday morning.

So Rupert was the first visitor, recalling the old days departed, who crossed the threshold of the new home, and to whom Dolly could expatiate on the improvements she had effected.

'You have done wonders,' said Rupert, standing beside her in the little garden which commanded a view of the Lea, winding away through pleasant meadows. 'It is really a marvellous little nest to have constructed out of your materials, but,' he added suddenly, 'Archie does not like it—Archie is breaking his heart here.'

'Archie will have to like it,' returned Dolly, and there was a tone in her voice Rupert had never heard in it before. 'There is no good in a man kicking against the pricks, and pining for things even those who love him best cannot give him. I shall have to tell him, Rupert; I feel that, whether ill or well, it is time he took his share of the burden with me. The sooner he knows, the sooner he will be able to look our position straight in the face. I wish I was not such a coward. I cannot endure the idea of letting him into the secret that everything has gone, that there is not a thing left.'

She spoke less passionately than despairingly. In truth, the change from which she had anticipated such good results, proved the last straw which broke her back.

She, understanding their position, had felt thankful to realize that even so humble a home was possible for them until her husband's health should be re-established, and the sight of his ill-concealed despair when he beheld the cottage, proved a shock as great to her as his new home to Mortomley.

For months and months she had been reconciling herself to the inevitable—schooling herself to forget the past and look forward to a future when Archie would take an interest in the modest little factory she and Lang were to prepare, and learn to find happiness in the tiny home she had tried so hard to beautify—but it came upon him suddenly. He had not realized the full change in his circumstances when he left Homewood, or when he struggled back to consciousness from long illness at Upper Clapton; not when he had to attend at Mr Swanland's offices; not when the Thames Street warehouse was closed, and one of his own clerks started a feeble business there on the strength of his late employer's name and connection; not when the last sale took place at Homewood—no, not once till on the morning after his arrival at Wood Cottage (so Dolly christened the new home), he rose early, and walking round the house and surveying his small territory, comprehended vaguely there was something still for him to know; that Dolly was keeping some terrible secret.

'He knows all about it as well as you, you may depend,' Rupert said in reply to Dolly's last sentence; 'nothing you can tell him now will be news to him.'

But Dolly shook her head.

Her instinct was clearer than Rupert's reason, and she felt certain if her husband only knew the worst, he would nerve himself to face it more bravely than he could this vague intangible trouble.

'I will tell him,' she declared to Rupert, and then like a coward put off doing so till Mortomley himself broke the ice by asking,

'Dolly, how long do you propose remaining in this charming locality?'

'Do you not think it charming?' she inquired. 'I think the walks about are lovely, and the air so pure, and the scenery so calm and peaceful—'

'Granted, my love; but it is a place one would soon grow very tired of. I must honestly confess I find time hang very heavily on my hands already.'

'Don't say that, don't,' she entreated.

'But, Dolly, if it be true why should I not say it?' he inquired.

'Because, my poor dear,' and Dolly laid a trembling hand on his shoulder, 'I am afraid you will have to stay here and learn to like and find your interests in it.'

He took her hand in his, and turned so that he could see her face.

'What is it, dear, you are keeping from me? Is there any difficulty about getting the interest of your money. Mr Daniells is in London I know, and the matter now ought to be put right. Tell me all about it, dear—why are we in this place, and why do you say we must remain here?'

'Because,' Dolly began, and then stopped, hesitating how to frame her sentence.

'Because what?' he asked a little impatiently. 'Come, dear, out with it; the trouble will not seem half so great or insurmountable when you share it with me. Because—'

'Because I have no money, Archie, now, except just a very, very little; because that has gone like everything else.'

'Do you mean your fortune?' he asked,

'Yes, dear, the whole of it,' she answered, determined he should know the worst at last.

'My God!' said Mortomley, and the expression sounded strange, coming from the lips of a man who rarely gave vent to any vehemence of feeling. 'What a fool I have been! what a wicked, short-sighted, senseless fool! why don't you speak hardly to me, Dolly—I who have ruined you and Lenore?'

She stooped down and kissed him.

'Archie, I don't care a straw about the money; I did at first, and I was afraid, but I am not afraid now; if only you will be content and brave, and ready to believe small beginnings sometimes make great endings.'

But he made no reply. He only rose, and walking to the door flung it open, and stood looking out over the pleasant landscape.

Dolly feigned not to notice him. She went to her work-table and began turning over her tapes and cottons with restless fingers, waiting, waiting for her husband to speak.

Then in a moment there came a tremendous crash, and Mortomley was lying on the matting which covered the floor, like one dead.

CHAPTER XXXVII.

MR WERNER ASKS A FAVOUR.

About the very happiest hour of Dolly Mortomley's life was one in which her husband, still weak and languid, after watching her gliding about his sick-room, said—feebly it is true, but still as his wife had not heard him speak since the time of his first attack at Homewood—'My poor Dolly.'

It was the voice of the olden time—of the never-to-be-forgotten past, when if she made burdens he was strong enough to carry them. In that pleasant country place the cloud which had for so long a time obscured his mental vision, was rent asunder, and the man's faculties, that had so long lain dormant, were given back to him once more.

Dolly was right. No one save herself knew how ill Mortomley had been during all that weary time at Homewood, during the long sickness at Clapton, during all the months which followed when superficial observers deemed him well.

Though on that bright summer's morning, with his haggard face turned towards the sunlight, he looked more like a man ready for his coffin than fit to engage once more in the battle of life, there was a future possible for Mortomley again—possible even in those remote wilds where newspapers never came, except by post, and then irregularly; where the rector called upon them once a week at least; where the rector's wife visited Dolly every day during the worst part of her husband's illness; where fruit and flowers came every day from the Great House of the neighbourhood by direction of the owner, who was rarely resident; and where the gentry who were resident thought it not beneath their dignity to leave cards for the poor little woman who was in such sore affliction, and who would have been so lonely without the kindly sympathy of those who had—seeing her at church—considered her style of dress most unsuitable, perfectly unaware that Dolly was wearing out the silks and satins and laces and feathers of a happier time with intentions of the truest economy.

But Dolly was no longer unhappy.

'I am so thankful,' she said to the rector's wife that day; 'my husband is dreadfully weak still, I know, but he will get better—I feel it—I—'

But there she stopped; she could not tell any one of the old sweet memories those three words, 'My poor Dolly,' brought back to her mind; she could not explain how when she heard them spoken she understood Archie, her Archie, had been for a long time away, and was now come back and lying, feeble it is true, but still on the highway to health, in that upstairs chamber which her love had made so pretty for him.

Thus the scales of happiness vibrate, up to-day for one, down to-morrow for another.

It had been the turn of Messrs Forde and Kleinwort once to stand between Dolly and the sunshine; it was the turn of both now to stand aside while the Mortomleys basked in it; from that very morning when Archie came back to life and reason, Mr Forde knew for certain Kleinwort's little game was played out and that he had left England, himself not much the better for all his playing at pitch-and-toss with fortune, and every man he had ever been connected with the poorer and the sadder, and the more desperate, for his acquaintance.

Just a week after that day Dolly sat in 'the house,' as she still continued to call the front room, all alone.

She held work in her hand, but she was not sewing, she had a song in her heart, but she was not singing it audibly. She was very happy, and though she had cause for anxiety best known to herself, hers was not a nature to dwell upon the dark side of a picture so long as there was a bright one to it.

Upstairs Mortomley lay asleep, the soft pure air fanning his temples, and the songs of birds and the perfume of flowers influencing and colouring the matter of his dreams.

Lenore was at the Rectory spending the day. Esther had gone to the nearest town to make some purchases, and Mrs Mortomley sat all alone.

Along the road, through the gate, up the narrow walk, came a visitor. He never looked to right or left, he never paused or hesitated for a moment, but strode straight to the door and knocked.

The door opened into 'the house,' which was indeed the only sitting-room the Mortomleys boasted, and Dolly rising, advanced to give him admittance. Through the glass she saw him and he saw her. For a second she hesitated, and then opening the door said, with no tone of welcome in her voice,

'Mr Werner.'

'Yes, Mrs Mortomley, it is I,' he answered. 'May I come in?'

'You can come in if you like. As a matter of taste, I should not have thought you would like—'

'As a matter of taste, perhaps not,' was the reply. 'As a matter of necessity, I must.'

After he entered they remained standing. Mrs Mortomley would not ask him to sit down, and for a moment his glance wandered over the room with its floor paved with white bricks, shining and bright like marble, over the centre of which was spread some India matting.

He took in the whole interior with that rapidity of perception which was natural to him. He noticed the great ferns and bright flowers piled up in the fire-place. He saw wonderful palms and distorted cacti, all presents given to Dolly, the pots hidden away in moss, which gave so oriental a character to the quaint and modest home.

He beheld the poor furniture made graceful and pretty by Dolly's taste and skill, and in the foreground of the picture he saw Mrs Mortomley, a mere shadow of the Mrs Mortomley he remembered, it is true, clad in a gorgeous muslin which had seen service at Homewood, her hair done up over frizzetts which seemed trying to reach to the seventh heaven, her frills as ample and her skirts as much puffed as though she was living in a Belgravian mansion.

There was no pathos of poverty about Dolly. To look at her no human being could have conceived she had passed through such an ordeal as that I have endeavoured to describe.

Somehow one does associate sadly-made dresses and hair gathered up in a small knob at the back of the head with adversity, and well as Mr Werner knew Dolly her appearance astonished him.

'How is your husband?' he inquired at last.

'I cannot at all see why you should inquire,' she replied, 'but as you have inquired I am happy to say he is better, that I believe he will get well now, well and strong and capable.'

'What is he doing now?'

'He is asleep, or was ten minutes ago.'

'I did not mean that, I meant in the way of business.'

'I decline to answer any questions relating to our private affairs,' said Dolly defiantly.

Mr Werner merely smiled in comment, a sad smile, full of some meaning which Dolly could not fathom.

'May I sit down?' he asked after a moment's pause.

'Certainly, though I should not have imagined you would care to sit down in my husband's house.'

'If I had not known Mrs Mortomley to be an exceptional woman, I should not have entered her husband's house at all.'

'Mrs Mortomley is so exceptional a woman that she desires no compliments from Mr Werner,' was the reply.

He smiled again and said,

'And I in good faith am in no mood to pay compliments to any one—not even to you, whom I want to do me a favour.'

'Recalling the past, I cannot help remarking that diffidence does not appear to be one of your strongest characteristics.'

'Recalling the past, you will do me this kindness for the sake of my wife.'

Dolly did not answer. She wanted to understand what this favour might be before she committed herself.

'I cannot sit,' he said, 'unless you are seated also, and I am tired mentally and bodily. I assure you when I have told you all I have come to tell, you will not regret having extended to me courtesy as well as attention.'

He placed a chair for her, and then took one himself.

'I have come to speak to you about a very serious matter—' he began.

'If it is anything concerning Archie do not go on,' she interrupted entreatingly. 'I have been so happy this morning, and I cannot bear to hear ill news now—I cannot!' she repeated passionately.

'Strange as it may appear to you,' he said calmly, 'there are other persons in England than Mr and Mrs Mortomley. It is a singular fact, but true nevertheless, that they are only two souls out of a population of thirty millions. I am bringing no bad news to you about your husband or his affairs; my news is bad for Leonora.'

'But she is not ill,' said Dolly quickly, 'for I had a letter from her this morning.'

'No; she is quite well, and the children are well, and I am well. There is an exhaustive budget of the state of the family health. But still what I have to say does affect Leonora. You remember your friend, Kleinwort, Mrs Mortomley?'

'I once saw a detestable little German called Kleinwort,' she said.

'And you remember his—so dear—Forde?'

'I remember him also.'

'Well, a week ago that so dear Forde found that his devoted friend, under a pretence of ill-health and paying a visit to Hastings, had taken French leave of this country and got ten days' start of any one who might feel inclined to follow. He was not able to secure much booty in his retreat; but I fancy, all told, he has taken seven or eight thousand pounds with him, and he has let the General Chemical Company in for an amount which seems simply fabulous.

'So far Kleinwort, now for myself. A few years ago no man in London need have desired to be in a better position than that I occupied. I was healthy, wealthy, and, as I thought, wise; I was doing a safe trade, I had a good connection; I was as honest as City people have any right to be, and— But why do I talk of this? I am not reciting my own biography.

'Well, the crash of 1866 came. In that crash most people lost a pot of money. Richard Halling did (and your husband's estate has since suffered for it), and I did also. If I had stopped then I could not have paid a shilling in the pound; but no one knew this, my credit was good and my business capacity highly esteemed. So I went on, and tried my best to regain the standing I alone knew I had lost.'

A carafe of water stood on a table close to where he sat. He poured out a glass and drank eagerly ere he proceeded.

'Not to weary you with details, in an evil hour my path crossed that of Forde. He wanted to build up the standing of the General Chemical Company; I wanted to ensure the stability of my own.

'Mutually we lied to each other; mutually we deceived each other. I thought him a capable scoundrel; he thought me a grasping millionnaire. The day came when I understood thoroughly he had no genius whatever, even for blackguardism, but was simply a man to whom his situation was so important that he would have sacrificed his first-born to retain his post; a man who would have been honest enough had no temptation been presented to him; a man who was not possessed of sufficient moral courage to be either a saint or a sinner, who was always halting between two opinions, and whilst treading the flowery paths leading to perdition, cast regretful glances back to the dusty roads and stony highways traversed by successful virtue, whilst I—'

He paused and then went on.

'Ever since 1866 I have been a mere adventurer, building up my credit upon one rotten foundation after another, believing, foolishly it may be and yet sincerely, the turn would come some day, and that I should eventually be able to retrieve all—pay all.'

'And I still believe,' he proceeded after a moment's pause, 'that I could have got out safe, had Swanland, for the sake of advertising himself, not advertised your husband's failure. Had I been able to carry out my plans, the General Chemical Company and I had parted company months ago. I reckoned on being able to bribe Forde to help me to do this. He rose to the bait, but he had not power to fulfil his part of the bargain. There was an antagonistic influence at work, and we never traced it to its source until a few days since. Then we found that a new director had been quietly looking into your affair, and as a natural consequence into the affairs of other customers. He discovered how bills had been manipulated and accounts cooked, how one security had been made to do duty for six, and much more to the same effect. It was all clumsy botched work, but either it had really deceived the other directors or they pretended it had, which comes to about the same thing. However, to cut the story short, Kleinwort, who foresaw the turn affairs would take, has gone, and I, who did not foresee, must go also.'

'Go where?' Dolly inquired.

'I am uncertain,' he answered; 'but it is useless my remaining to face the consequences of my own acts.'

'But do you mean to say,' asked Mrs Mortomley, 'that you intend to go away and never return to England?'

'That is precisely my meaning.'

'And what will Leonora say?'

'She will be very much shocked at first, I do not doubt,' was the reply; 'but eventually, I hope, she will understand I took the best course possible under the circumstances; and that brings me to the favour I want you to do me. I want you to take charge of this parcel, and give it to my wife at the end of six months. Give it to her when she is alone, and do not mention in the mean time to any one that you have seen me, or that a packet for me is in your possession. You understand what I mean?

'I think so,' said Dolly. 'There is money in the packet, and—'

'You are shrewder than I thought,' he remarked. 'There is money in that parcel. You understand now why I ask you to take charge of it? Have you any objection to do so?'

'None whatever,' was the quick reply.

'And if questions are asked?'

'I know nothing,' she answered.

'You will be silent to Leonora?'

'Yes. I understand what you want, and I will do it. Tell me one thing, however. Some day Leonora will join you?'

'I have faith that it is not impossible,' he said, rising as he spoke. 'Good-bye, Mrs Mortomley. God bless you.' And without thought he put out his hand.

Then Dolly drew back, flushing crimson. 'I do this for your wife, Mr Werner,' she said, 'not for you. I cannot forget.'

'You can forgive though, I hope,' he pleaded. 'Mrs Mortomley, I wish before we part you would say, "I forgive you, and I hope God will." It is not a long sentence.'

'It is a hard one,' she answered; 'so hard that I cannot say it.'

'For my wife's sake?'

'One cannot forgive for the sake of a third person, however dear.'

'Do you remember how you wished, or said you should wish, but for her, that I might be beggared and ruined—beggared more completely, ruined more utterly, than you had been? The words have never died out of my memory.'

'Did I say so?' Dolly asked, a little shocked, as people are sometimes apt to be, at the sound of their own hot words repeated in cold blood. 'I have no doubt,' she went on, 'that I meant every syllable at the time, but I ought not to have meant it—I am sure I should not wish my worst enemy to pass through all we have been compelled to endure.'

'In that case it will be the easier for you to shake hands and say we part friends.'

'I cannot do what you ask,' she said. 'I might forgive had the injury been to me alone; but I cannot forget all you said about my husband, who would not have turned a dog from his door, let alone a man he had known for years. And you never wrote through all the weary months that followed to say you were sorry—you never came or sent to know whether he was living or dead—whether we were starving or had plenty. I can say with all my heart, I hope you will never through your own experience know what we suffered; but I cannot say we part friends. I cannot say I shall ever feel as a friend towards you.'

'I think you will, nevertheless, Mrs Mortomley,' he said quietly. 'I think if you knew all I have suffered recently, all I was suffering when Leonora told me that night you were in the house, you would not be so hard on me now; but I cannot argue the matter with a woman who has fought her husband's battle so bravely and so persistently. There was a time when I did not like you, when I thought your husband had made a mistake in marrying you, when I regarded my wife's affection for you as an infatuation, and would have stopped the intimacy had it been possible; but I tell you now I find myself utterly in error. Regarding life from my present standpoint, I think Archie Mortomley richer in being your husband than I should consider him had he a fine business or thousands lying idle at his bankers One can but be happy. Looking back, I believe I may honestly say since I came to man's estate, I have never known a day's true happiness.'

'It is to come,' she said eagerly; 'there are, there must be, years of happiness in store for you and Lenny.'

'I do not think there ever can for either of us,' he answered and having said this he rose wearily, and would have passed out through the door but that Dolly stopped him.

'Do not go away without eating something,' she said. 'We have not much to offer, but still'—

'I cannot eat salt with a woman who feels herself unable to forgive me,' he interrupted. 'Good-bye, Mrs Mortomley. I need not tell you to love my wife all the same, for I know she has been staunch to you through every reverse.'

And he was gone. Down the walk Dolly watched his retreating figure; along the dusty high-road she watched the man who was ruined pass slowly away, and then she relented. It seemed to come to her in a moment that, in this as in other things, she was but the steward of the man she had married so long as he was unable to see to his affairs for himself, and she knew he would in an instant have held out the right hand of fellowship to Mr Werner.

I remember once being much impressed by this expression used concerning a girl recently married.

'She is exactly suited to him; but many men would not care to give their honour into her keeping.'

Now this remark had no reference to any divorce scandal possible with the woman. So far as such matters are concerned, any one who had ever known her, might safely have made affidavit she was and would be as utterly without reproach as without fear; but there is another, and if one may say so, without fear of censure, higher sense in which a woman holds her husband's honour in her hand, and that was the sense in which the remark was made.

Just and courteous towards her tradespeople, a gentlewoman in her dealings with servants, not keen and sharp with porters and cab-drivers, considerate to the governess, a stranger within her gates—beyond all things fair in her dealings with her husband's friends—all these points ought not, I think, to be forgotten when one speaks of a man's honour held by a woman.

For truly, she can fail in no single incident I have mentioned without casting a shadow on the judgment of the man who chose her, and it is more than probable Dolly thought this too, for ere Mr Werner had got a hundred yards from the gate she had sped down the walk, and was flying along the road after him.

'Mr Werner!' she cried panting.

And then he stopped and retraced his steps towards her.

'I cannot bear it,' she said.

And he noticed she had to sit down on the bank by the wayside to recover her breath.

'I cannot endure, when you are so unhappy, to be hard, as you call it. I know Archie would be vexed if he knew I refused to be friends with you. So please, Mr Werner, do come back and have some fruit and milk—and I do forgive you from my heart.'

'There is something else, Dolly,' he observed.

Sooner or later it came natural to all men and all women when nature asserted itself, to call Mortomley's poor Dolly by her Christian name.

'What else?' she asked. 'Oh! I remember, and I am afraid that is a great deal easier. I do hope God will forgive you too, and us all, and I pray he will make you and my dear Lenny very happy in the future.'

He stood, with her hand clasped in his, looking at her intently.

'You will not be sorry for this hereafter,' he said at last. 'When the evil day comes to you which must come to all, you may be glad to remember the words you have spoken this minute. Thank you very, very much. No,' he added, in answer to a request that he would return to Wood Cottage; 'I have had pleasant tidings spoken to me, and I will leave with their sound in my ears. Good-bye. When you say your prayers to-night do not forget to remember me.'

CHAPTER XXXVIII.

THE NEW YELLOW.

All that night, after saying her prayers—in which she remembered Mr Werner and his wife, and all other people who were in sore distress—Mrs Mortomley lay awake, a strange sense of trouble oppressing her.

It was like the old bad times come back again; it was a return of the later evil days at Homewood, to lie in the semi-darkness of the summer night and think of Mr Werner ruined, Mr Werner beggared.

How would his wife bear it? Dolly knew her friend pretty well, yet she could not answer this question to her own satisfaction. Mrs Werner was a noble, generous-hearted, unselfish woman, and yet Dolly comprehended in some vague, instinctive sort of way that wealth and position and social consideration were very dear to this fresh bankrupt's wife.

There are some people who do not much care whether they walk or drive through the world's thoroughfares; indeed, there are those who, given the choice, would prefer to walk. Now Mrs Werner's mind was not so ill-regulated an one as all this comes to. Most emphatically she liked her carriages and horses and servants, and all the luxuries money can purchase. She had married for these things, as Mrs Mortomley understood perfectly, and Dolly did not think—no, she did not, that Leonora would be satisfied to relinquish them.

Further, Mr Werner had always set himself up as such a model of business capacity and business prudence, that he really had no right to fall into difficulties; certainly not to continue to flounder through difficulties as, according to his own confession, had been the case for years.

He had been living a lie, just one of the things Dolly knew his wife would find it most difficult to forgive. Had he told her duty demanded the sacrifice, she might—Mrs Mortomley understood—have agreed to live in a house at twenty pounds a year, and wear print dresses, and be extremely strict about the tea and sugar, but she could not have done this with a good grace.

Nevertheless, Dolly believed she could have borne that better than the consciousness that the rich raiment she purchased, the luxurious dinner she provided, the rare wines they drank, had been paid for by a man all the time virtually bankrupt—a man keeping up an appearance so as to obtain fresh credit, and defer the striking of that hour of reckoning which could now be deferred no longer.

Mrs Mortomley loved Mrs Werner, and she did not love Mr Werner, yet certainly her sympathies were that night with the man rather than with the woman.

One's affections are not perhaps strong for the naughty boy who is always persecuting one's cat, and stoning one's dog, and slaying one's chickens, or stealing one's fruit, and yet, when the wicked little wretch comes to grief and goes home with a battered face and cut shins, one's heart is more one with him than with the strong-minded mother, a strict disciplinarian, who we know will lecture or beat him for his sins as the case may be.

I do not say it is right, for I cannot think it is, that our sympathies should generally be with the evil-doer, but it is very difficult not to feel sorry for the man who, being down, is struck his bitterest blow by those of his own household; and Dolly—well, Dolly did not think if she were in Mr Werner's shoes she would like to tell the unvarnished truth to Leonora.

Upon the whole Dolly decided he was wise to go abroad, instead of remaining to face the domestic difficulty. 'He will write to her,' she thought, 'tell her all, and she will be very indignant, and think about honour and honesty, and all the rest of it; but she will not, if he is wise, know where to address a letter to him at present. Then she will grow anxious, both about him and the future of the children, and at the end of six months I give her this parcel, when the whole affair is settled and she need feel no scruples about taking the money, and then she will feel touched to remember he thought of her, and then she will relent and we will find out where he is; perhaps he may write now and then to me, and she will go to him, or he will come back to her, my poor dear Lenny!'

Having completed which pleasing programme of the Werners' future, Mrs Mortomley ought to have gone to sleep, but she could not do so, and towards four o'clock she became so intolerant of her own wakefulness that she rose and, stealing into the room where Lenore lay fast asleep, dressed herself noiselessly and went down-stairs, and, letting herself out, walked across the road and along a footpath leading to the Lea, which crossed the field in which stood the shed where she had established her factory.

Not a likely-looking building, and yet it is in the least pretentious factories that fortunes are made,—successes won; and Mrs Mortomley thanked God every time she looked across the meadow and beheld the red-tiled roof which covered the 'Hertfordshire Colour Works' that Lang had so strenuously and—as it turned out—so wisely advised her to establish.

The name of Mortomley had a certain power still, and, though the business letters were signed in Dolly's scrawl, 'D. Mortomley,' people did not stop to inquire whether it was an A or a D who was able to supply them with the colours they required.

Neither was the new company worse thought of because they were able to supply so very little. The public, always liable to be gulled, did not attribute this to any paucity of means of production, but rather to the extent of orders received by the 'Hertfordshire Colour Company.' Acting under Lang's advice, Dolly had taken the business bull by the horns, and the moment she had settled upon a residence, a neat circular informed all the customers whose names Lang could recollect, or Dolly wring at intervals out of her husband's intermittent memory, that future orders intended for Mortomley and Co. should be addressed to Newham, Herts. Further, she amazed Mr Swanland by giving directions at the post-office that all letters intended for her husband should be forwarded to that address; and as no fewer than three other persons had applied for the letters, each claiming a right in them, the post-office was somewhat perplexed. First, Mr Swanland, who after Dolly had proved to him by chapter and verse that he could claim no letters after the expiration of three months from the meeting of creditors, was forced to strike his flag; secondly, the Thames Street clerk, who had—being trusted by Mr Swanland—been opening the town letters and suppressing them during the time when the accountant had a right to their possession, and who, so far as I know, is opening and suppressing them to this day; and, third, Hankins, who, being a modified sort of blackguard, made all right with the postmen who delivered at Homewood by representing himself as Mr Mortomley's chief in absence, and forwarded some letters and retained others.

Dolly never got a tithe of the letters; the battle was one beyond her strength to fight, but it was a battle any accountant worth his salt would have prevented ever being necessary.

Still, in spite of all, the Mortomleys were prospering. The business was a very poor and a very small affair, but, after paying Lang, who was not a cheap coadjutor, and deducting all expenses, Dolly, even in those early days, felt she could safely take a pound a week out of the returns; and, my dear readers, I can assure you that if you have ever known what it is to look nothing a year in the face, you would be very thankful indeed to be able to reckon upon fifty-two pounds as a certainty.

And so Dolly regarded the red-tiled shed gratefully, and did her work in it carefully, for still, as her husband's substitute, she had her work to do. The special amount of water required, the final grains of the special ingredient that shed a lustre over the Mortomley colours! hers it was to add those trifles which insured success. Had the manipulation been confided to any other, the secret must have passed out of Mortomley's keeping.

Was not she faithful to her trust! Lang himself never could tell when the magic touch was given which illumined the colours they sent to market. Sometimes in the twilight, sometimes when the moonbeams streamed through the skylights, sometimes in the early, early morning, but always in due and proper time, Dolly took her slight but all-important share of the labour, and she did so on the morning after her interview with Mr Werner.

As she did so some faint idea that perhaps he might be able hereafter to help her husband, and her husband help him, crossed her mind. She did not like Mr Werner, but she had a vague comprehension that he was gifted with some business quality Mortomley lacked, while Mortomley had capabilities a man such as Henry Werner might materially assist to develope.

Already Dolly was beginning to experience that difficulty which always arises when labour goes into partnership with capital. Very faithfully she believed Lang was dealing with her, but he never seemed contented. He never lost an opportunity of letting her know he considered if she would only put full faith in him, the business might be quadrupled.

Jealousy, which is at the root of all strikes, had taken up its abode in Mr Lang's bosom, and though he tried to avoid giving expression to it, still Mrs Mortomley knew the fire was there and smouldering.

Like a bad general she kept conceding point after point to keep him in a good humour, and the result was greater dissatisfaction, and less confidence in her fairness of dealing, as week after week rolled by.

She raised his wages, for he had settled wages as a matter of course. She gave him a larger share of the profits; she allowed him unlimited control over the buying and selling; and still Mr Lang thought himself hardly done by.

He could not say openly he wanted Mrs Mortomley to place the whole of her husband's formulæ at his discretion, but that was what he really did want; and if he had dared to make the observation, he would have remarked that no woman ought to know so much as Mrs Mortomley had managed to learn about the process of manufacturing colours.

It was impossible for Dolly not to feel anxious about that future time, when her husband and Lang must come into collision, for she knew perfectly well he ought to have some one on whom he could depend to share the burden with him, and she did not for an instant believe he and her present factotum would be able to stable their horses together, even for a couple of months.

Therefore she could not help considering, that if, when the first trouble and worry were over, Mr Werner and her husband liked to try to push their fortunes together, she should not feel at all sorry. Lang might have a present of a few recipes, and go away to make a fortune of his own, or he might remain and, under Mr Werner's stricter discipline, prove more content.

Thinking in a vague rambling sort of way of all these things, Dolly walked slowly along the field-path, a little to the left of which stood the shed, which seemed in her eyes fair as any palace. There was peace in all directions. The fields whence the hay had been carried were glittering with dew, and the cows were lying with the early sun shining upon them, chewing the cud industriously.

At the end of the field flowed the Lea, and a boat was moored to the bank, indicating, as Dolly imagined, the presence of some ardent angler, though she could not discern his whereabouts.

Everything was quiet—so quiet that the stillness of the hour and the scene seemed to lay a quieting hand on Dolly's heart, which was wont sometimes to beat too rapidly and unevenly.

It seemed as if the world and its cares could not come to such a place,—as if there were some virtue of repose in that country Eden into which the serpent of strife and trouble could not enter.

And so with a light buoyant step Dolly left the main path and tripped along that leading to the shed, styled in pretentious circulars, The Hertfordshire Colour Works.

All at once she stood still, staring like one who did not believe the evidence of her senses, for as she neared the door of the works it was opened cautiously, and a man's face looked out as if reconnoitring.

At sight of Mrs Mortomley the face was withdrawn, and the door closed with a bang.

For a second Dolly hesitated, and something as like physical fear as she had ever experienced seemed to hold her back. Though within sight of her house, she was utterly unprotected.

There was not a creature within call. There was a man, who certainly had no right on the premises, within the works, and Lang was not likely to appear for another half-hour at any rate.

Nevertheless, after that second's pause Dolly went on. She pulled out her key and put it in the lock, and found the key would not turn because the lock had been set on the inside. 'Open the door, whoever you may be,' she cried, but there came no answer, only a sound as of some moving about, to which there succeeded a sudden stillness, then a smash of glass, then a rattle of loosened tiles, and finally a man running off as fast as his legs would take him in the direction of the Lea. He jumped into the boat she had seen moored, unloosed his rope, and seizing his oars was fifty yards distant before Mrs Mortomley could reach the bank of the river.

She retraced her steps to the shed, and sat down beside the door until Lang should arrive.

When he did, his first comment on the affair was—

'You'll get yourself murdered one of these nights or mornings, ma'am, coming out all alone with no soul to help you if any one had a mind to do you harm.'

'I shall have protection with me for the future,' she said calmly. 'Now, what do you suppose that man was doing here?'

'He was after the Yellow,' pronounced Mr Lang solemnly. 'There'll be many a one after that now it has gone to market. There'll be people, I know, who wouldn't mind standing five hundred pounds if they could only buy our process. Like enough that fellow has burst open the drawer and gone away with the receipt.'

'I do not think that very likely, as I never leave a paper of any importance in the drawer,' Dolly answered.

'Well, if you carry that receipt about with you I should not care, if I was in your place, about coming across these fields alone.'

'Don't talk nonsense, Lang,' was the reply, 'but go and get a ladder and open the door, and let us see what the man has really been doing.'

When the door was opened, they found Lang's prophecy fulfilled. The drawer was broken open and all the parcels it contained abstracted.

'I'll be bound the fellow has spoiled all our colours too,' remarked Mr Lang, but in this he chanced to be mistaken. Their colours then in process of making turned out as good as ever.

'I wouldn't for fifty pounds this had happened,' remarked Lang.

'Nor I, for five times fifty,' Mrs Mortomley answered; and without uttering another word, she walked slowing and thoughtfully back to Wood Cottage.

CHAPTER XXXIX.

A BROKEN REED.

THAT morning's post brought with it a letter from Miss Gerace, which bore on the envelope these words:—

'IMMEDIATE DELIVERY IS REQUESTED.'

'What on earth can be the matter with my aunt now?' thought Dolly as she opened it.

Next moment Lenore called out, 'Mamma, mamma!' and Esther, happening to be bringing in the kettle at that instant, exclaimed, 'Oh! ma'am, what has happened?'

'But Dolly put them both aside, and sitting down all of a tremble, spread the letter on the table, for her hands were shaking so she could not hold it steady, and read to herself,

'Dreadful news has reached us to-night; a telegram to say *Mr Werner is dead.* Leonora is like one distracted, and poor Mrs Trebasson completely prostrated. Leonora left by the express, and I write to entreat you to go to her at once. We forgot to ask her Lord Darsham's present address. Get it and telegraph to him immediately. Mrs Trebasson wishes me to go to London to see if I can be of any use, so I shall see you soon. Do not lose a moment in going to Leonora.

'Yours,
'A. G.'

Dolly rose up like a person who had received some dreadful blow.

'Fetch me my hat and shawl, Esther,' she said. 'I must go to London by the next train.'

'But you have not had any breakfast, ma'am,' expostulated the girl.

Mrs Mortomley made no reply. She only walked through the open door and began pacing up and down the plot of grass.

Lenore ran after her crying, 'My dear, dear mamma, what is the matter?' and Esther followed with 'Oh! my dear mistress, speak to me.'

'Mrs Werner is in great trouble, and I must go to her. Do not ask me anything more,' was the reply, and then Dolly leaned up against a great tree growing in the hedgerow, and shut her eyes, and felt as if the earth were going round and round. She understood, if no one else did,—she comprehended that of his own free will Henry Werner had gone on the longest and darkest journey the human mind can imagine—that his message to his wife would be given from one who sent it, knowing ere eight hours of the six months had elapsed he would have passed into eternity. This was why he had spoken so freely to her, and this was the reason he had extorted her forgiveness, and asked her to remember him in her prayers. Every other consideration in life was for the moment blotted out by the shadow of that man dead—dead by his own act—dead because the trouble was too great to be contended with, because the ruin was too utter to be endured.

Dolly went up-stairs. She had paused by the way and swallowed some wine and water to enable her tongue to perform its office.

'Archie,' she said, as she nervously smoothed her husband's pillows, 'I must go to London, and I want you to be quiet and satisfied while I am away. Leonora is in dreadful distress, and wants me. Mr Werner is dangerously ill, not expected to recover, and she has great need of me. I do not like leaving you, dear, but—'

'Go at once,' he interrupted. 'Kiss me and go, dear. I shall do very well indeed. Poor Werner! It is a curious thing I was dreaming about him yesterday. I dreamt he was here, and—'

'I must go, love,' she said, unable to bear the interview longer. 'Good-bye.'

And she was gone.

Now it so happened that Mrs Mortomley chanced, without any reference to Mrs Werner, to know Lord Darsham's then address, and consequently the moment she got into town she telegraphed this message to him.

'Leonora's husband has committed suicide. Pray come to her at once.'

Mrs Mortomley only sent this message because she considered that, by stating what she believed to be the literal truth, she would bring Leonora's cousin more rapidly to her assistance. In the then state of her nerves, sudden death by the Visitation of God seemed to her so slight a misfortune that she fancied pure death would appear a trifle to Lord Darsham.

That any one could ever really have supposed Mr Werner died through illness or misadventure, never occurred to Dolly, who felt quite positive he had fully made up his mind to destroy himself when with her on the preceding day, and it was therefore with a frightful shock she learned upon arriving at her friend's house that every soul in it believed Mr Werner, who was suffering from a severe attack of neuralgia, had died accidentally while inhaling chloroform to lull the pain.

'What a dreadful thing I have done!' she thought. 'How shall I ever be able to make it right with Lord Darsham?'

And then Dolly went up-stairs into that very room where Mr and Mrs Werner had held their colloquy about the Mortomleys, and found Mrs Werner as nearly insane as a rational woman can ever be.

She was full of self-reproach, and Dolly thanked God for it. Knowing what she knew of the man's misery, it would have tried her almost beyond endurance to have listened to the faintest whisper of self-pity, but there was none.

Nothing save sorrow for the husband, taken so suddenly, for his children left orphaned, for the years during which she might have made him happier.

'I thought myself a good wife,' she moaned, 'but I was not a good wife. I helped him as I imagined, but, Dolly dear, an ounce of love is worth a pound of pride any day. He wanted, he must have wanted, something more when he returned to this great cold, handsome house than a woman to sit at the head of his dinner-table. I have thought about it all at Dassell, Dolly darling. I made up my mind, God helping me, to be more a wife to him than I had ever been, and it is all too late—too late—too late.'

'I am afraid he had a great deal on his mind,' Dolly ventured.

'Yes, there can be no doubt about that. He was so fond of business, and thought so much of money, and—'

'We won't talk about it, dear, now,' Mrs Mortomley said softly.

'Have you—seen him?' Mrs Werner asked, after a pause.

'No,' Dolly answered. 'I should like to do so, though, if I may.'

'You have quite forgiven him?'

'I had done that, Lenny, thank God, before this.'

Just a faint pressure of the trembling fingers, and Dolly rose to go down-stairs.

'Williams, I want to see your master,' she said, and Williams forthwith conducted her into the same room where Messrs Forde and Kleinwort had sat on that night when they came to Mr Werner's house in quest of Mortomley.

There in the same dress he wore when last she saw him alive, he lay stiff and dead.

'Why has not something been done with him?' Dolly asked shuddering. 'Why do you let him lie there like that?'

'We must not move him until after the inquest,' said the man.

Mrs Mortomley crept up-stairs again—in her folly what had she done?

But for her this inquest might have passed over quietly, and a verdict of killed by an accidental dose of chloroform returned.

The hours of that day lengthened themselves into years, and when at last Miss Gerace arrived, she found her niece looking the picture of death itself.

My dear child, you must go home,' she said, gazing in shocked amazement at Dolly's changed face and figure. 'All this is too much for you.'

But Dolly said, 'No; if you love me, aunt, go to Wood Cottage and take care of Archie till I can leave Leonora. I must see the end of it. I will tell you why some day. I cannot leave now.'

So Miss Gerace went to Wood Cottage, and wrapping her bonnet in a handkerchief laid it on the drawers in Lenore's room, and so solemnly set up her Lares and Penates in Dolly's house, and she broke the news of Mr Werner's sudden death wisely and calmly to Mr Mortomley, who turned his head from the light and lay very still and quiet, thinking mighty solemn thoughts for an hour afterwards.

'I think my poor Dolly ought not to stay there,' he said at last. 'She has had trouble enough of her own to bear lately.'

'And I think your Dolly is at this moment just where God means her to be,' answered Miss Gerace, a little gruffly, for she herself was uneasy about her niece's appearance, and in her heart considered Dolly stood in as much need of tender care as Mrs Werner.

Just about the time when Miss Gerace was leaving, in order to make the to her unaccustomed journey to London, Mr Forde sat alone in his office waiting impatiently for the appearance of Werner, or a note from him.

'You shall hear from me to-morrow before midday, without fail,' Werner had promised on the previous forenoon, and whatever his faults he had never failed in a promise of this nature before.

'Ah ! if that little wretch Kleinwort, who loved always to be talking evil about Werner, had only been like him, I need never have been reduced to the straits in which I find myself to-day,' thought the unfortunate manager.

'Had any one planted an acre of reeds, Mr Forde would have gone on transferring his simple faith from one to another till the last one broke.' So Henry Werner declared ; and no person understood so well as he that when his collapse ensued, the last poor reed on which the manager leaned would be broken to pieces.

That very morning when Mr Forde waited for his constituents, as for some reason best known to himself he had latterly began to call the customers of the General Chemical Company, he had gone through one of those interviews with his directors, which, to quote his own phrase, 'made him feel old,' and he had pretty good grounds for believing that if Henry Werner, the last big card in his hand, failed to win him a trick he could not stay at St Vedast Wharf.

In that case all must come out. The shareholders would begin to ask troublesome questions which the directors must answer; and he—well—he, with all his heart and soul wished when he put on his hat over Mortomley's affairs, he had kept it on and left St Vedast Wharf for ever, shaking the dust off his shoes as he did so.

But now all he had to hope for was that Henry Werner would obey his commands, issued in no doubtful terms, and bring that which might satisfy his, Mr Forde's, directors.

Werner had ordered him out of his office, indeed, words grew so high between them; but he had still said he should be heard of by midday, and now it was one o'clock and neither he nor any tidings had come.

Mr Forde felt he could not endure being treated in this way any longer, so he walked across to Mr Werner's office, where he asked young Carless, once in Mortomley's Thames Street Warehouse, if his master was in.

'He has not come yet,' was the answer; and had Mr Forde been looking at the clerks' faces instead of thinking of Mr Werner's shortcomings, he would have noticed an expression on them which might well have puzzled his comprehension.

'I will wait for him,' and Mr Forde made a step towards the inner office as if intending to take up a position there.

'Better sit down here,' said one of the senior clerks, offering him a chair; 'the inner office is locked.'

'Locked! who locked it?' asked Mr Forde angrily.

'Mr Werner, when he left yesterday,' was the reply.

Ten minutes passed, quarter of an hour struck, then the manager said,

'It does not seem of much use my waiting here. Tell Mr Werner to come round to me the instant he arrives—the instant, remember. What are you looking at each other for in that manner?' he continued, shouting at them passionately. 'Do you mean to do what I tell you or not?'

All the clerks but one drew back a little abashed; they had silently countenanced the perpetration of a grim practical joke, which, while the clock went on ticking, seemed to grow flat and stale and unprofitable to each of them save Carless.

He it was who now answered.

'Perhaps you are not aware that our governor is dead.'

'You had better take care, sir,' said Mr Forde. 'I do not know whether Mr Werner has granted you a licence for impertinence, but if he has—by — he shall rue it and you too.'

'It is true, though,' interposed a man sitting in a dark part of the office, who had not hitherto spoken, but remained, his head supported by his hands, reading 'The Times.'

'What is true?' demanded the manager.

'That Mr Werner is dead. I had occasion to go to his house this morning and found that he died last night.'

'It is a lie; it is a —— put off. He is gone like that villain Kleinwort; but he need not think to escape me. I will find him if he is above-ground.'

'You won't have far to go, then,' was the reply. 'He is lying stiff and safe enough in his own study.'

'And he is gone to a land with which we have no extradition treaty,' observed Carless, as Mr Forde banged the door behind him.

'Hold your tongue, do,' entreated the 'Times'' student, who, having been in a fashion confidential clerk to Mr Werner, had some comprehension how the matter stood. 'Our governor has been badgered into his grave, and I only hope they will call me on the inquest that I may be able to state my belief.'

'And he was not half a bad sort, the governor,' said Carless, shutting up the day-book.

'I say let's all go to the funeral,' suggested a third; and so these young men wrote their employer's epitaph.

Meantime Mr Forde was proceeding westward as fast as the legs of a swift horse could take him. To describe what he felt would be as impossible as to detail the contents and occupants of each vehicle the hansom passed—the hopes and fears—the miseries and joys hidden behind the walls of the countless houses, which lay to left and right of his route.

He believed; he did not believe. He dreaded; no, it was all a sham. Now in imagination he started himself with the detectives in pursuit, again with dry parched lips he was answering the questions of his directors.

If he had realized the fact, he suffered in the course of that rapid drive enough misery to have driven many a man insane. Misery of his own causing if you will, but misery all the harder to endure on that account.

Happily for himself, however, Mr Forde was a person who did not realize. He was a man who before he had grasped the worst decided there must be some means of escape from it, and accordingly, the first words he uttered to Williams were—

'Now, then, what's all this?'

'Have not you heard, sir,' answered that well-trained functionary, startled for once out of his propriety of demeanour by Mr Forde's tremendous knock, by Mr Forde's loud utterance, 'my master died last night!'

'Died! Nonsense; went away you mean.'

'Passed away, sir, if you prefer that expression,' acquiesced the man. 'He had been out all day, and when he returned in the evening he said it was of no use serving dinner, for he was suffering such agonies from neuralgia that he could not eat anything. He had called at the doctor's on his way, but he was not at home.

'He asked me to bring him a cup of strong coffee, which I did.

'About eight o'clock I went into the study to light the gas, and when I opened the door there was a strong smell of some apothecary's stuff' (here the man became visibly affected), 'and something in that and the way my master was lying on the sofa attracted my attention. I spoke to him, but he did not answer me. I lifted his arm which was hanging over on the carpet, but it fell again when I let it go.

'Then I ran out of the house for a doctor. I had seen a doctor's carriage standing at the next door. He came in and looked at him. I asked what could be done, and he said, "Nothing, the poor gentleman is dead."'

'Where is he?' asked Mr Forde, who had listened impatiently to this statement.

'In the study, sir.'

Mr Forde crossed the hall and turned the handle of the door, but the door was locked. 'Have you the key?' he asked.

'Yes, sir,' answered Williams, fumbling in his pocket nervously—the fact being that, notwithstanding his large experience of the world and knowledge of society, he had never before come in contact with any one who did not consider it necessary, at all events, to assume a certain sympathy with misfortune, and it is no exaggeration to say Mr Forde's utter callousness frightened the man.

He had never previously seen a human being whose intense thought for self swallowed up every thought for other people; to whom the death or ruin of any number of his fellow-creatures was simply a bagatelle when compared with any misfortune which could touch himself.

'If you cannot unlock the door, let me do it,' remarked Mr Forde, taking the key out of Williams' fingers, and shooting back the bolt with a quick sharp click; with a steady determined step he crossed the room.

'Raise that blind,' he said.

Williams hesitated, but then obeyed, and at the same moment Mr Forde drew aside, with no faltering or gentle touch, the handkerchief which covered the dead man's face.

There he lay, as he had died. There was no sneer curling the lip now, no scowl disfiguring the forehead. There was no expression of despair, no look of anguish. Death was fast smoothing the hard lines out of that dark face; and as Mr Forde realized all this—realized there was no deception about the matter—that no insult could reach his sense, no dread affect him more, he could have cursed the man who long and long before had told him if ever misfortune came upon him he should know how to meet it. This was how he had met it; this was what he had in his mind then. Mr Forde understood perfectly that when once he found the battle going against him, when once he found the tide setting too strongly for him to resist its flow, he had always meant to end the difficulty thus.

'Yes, he is dead sure enough,' commented Mr Forde at length. 'He has taken precious good care to leave other people in the lurch, as any one who ever knew Henry Werner might safely have sworn he would do.'

'I do not quite understand, sir,' said the butler deprecatingly.

'Oh! you don't, my friend. Well, perhaps not; perhaps you think your master really had neuralgia, and really took that stuff to cure it.'

'Certainly, sir.'

'Oh! you do, do you? Well, then, I can tell you, the coward took it because he was afraid to meet his creditors, because he was afraid to meet ME, because he knew he was a beggar, and that if he did not do something of this sort, his fine feathers would be stripped off, and he and his turned out into the world without a shilling, as better people have been before now.

'I must see his wife before I leave,' he added abruptly.

'See Mrs Werner, sir? Impossible.'

'Impossible! Why is it impossible? Who is she that she should not be seen? who is she that she should not hear what I have to say? She has had all the smooth, she must now take her share of the rough.'

'My mistress, sir, is very ill,' remarked Williams, who really was in a state of mind baffling description.

He believed Mr Forde was mad, but he could not determine how to get him out of the house.

'Ill,' repeated Mr Forde; 'and so am I very ill, yet I have to be about. I shall have to face my directors to-morrow over that villain's affairs. Sick or well I shall have to be in the City. Don't talk to me about illness. I must and I will see Mrs Werner, and you may go and tell her so.'

'If you will please to walk into the dining-room, sir, I will deliver your message,' said the butler. He really was afraid of leaving Mr Forde alone with the corpse, uncertain whether, in default of the living man, he might not wreak his vengeance on the dead, and it was with a gasp of relief he saw Mr Forde out of the study, and locked the door behind him.

'Ask Mrs Mortomley to speak to me for a minute,' he whispered to Mrs Werner's maid, and when Dolly came to him on the landing, he told her all Mr Forde had said.

Dolly listened to the end, then she answered,

'Tell Mr Forde from me, that if he waits in this house for ever, he shall never speak to Mrs Werner, but that if he has any communication to make, Lord Darsham will see him this evening at eight o'clock.'

Down-stairs went Williams with this message, which Dolly, leaning over the banisters, heard him deliver in less curt language.

'I know nothing of Lord Darsham,' answered Mr Forde, walking up and down the hall. 'I have had no transactions with him, but I have with that fellow,' an intimation indicating Werner lying dead in the study. 'He has robbed us, and ruined me, and by — I will see his wife.'

'Williams!' rang out Dolly's voice at this juncture, clear and shrill, and yet with an undertone of intensified passion in it, 'if that person insists on remaining in a house where there is so much misery, send for a policeman. I will take the responsibility.'

And forthwith Dolly retreated to Mrs Werner's dressing-room, and bolted the doors of that and her friend's apartment.

She had once been brave, but the days and the weeks and the months had been draining her courage. Physically, she felt she was not strong enough to encounter one of the people who had compassed her husband's ruin; and though she would have fought for Leonora till she died, still her woman's nature warned her to shun a fight if possible.

'You will go now please, sir,' urged poor Williams, 'and come back and see his lordship to-night.'

Whereupon Mr Forde anathematized his Lordship, and asked,

'How does that woman, that wife of Mortomley's, come here?'

'She was sent for, sir; my mistress has been quieter since her arrival. They are old friends.'

'Humph,' ejaculated Mr Forde; 'then any fool can tell where Henry Werner's money went.' And he permitted himself to be edged out to the door-step by Williams, who took an early opportunity of saying he was wanted and of shutting the door hastily on that unwelcome visitor.

All that afternoon Williams surveyed callers doubtfully from a side window before opening the door. Had Mr Forde again appeared, he would have put up the chain, and parleyed with him like a beleaguered city to the opposing force.

About six o'clock Lord Darsham came rattling up in a hansom. He had telegraphed back a reply to Dolly, and followed that reply as fast as an express train could bring him.

She ran down-stairs, thankful for his arrival, and after years, long, long years, the Vicar of Dassell's little girl and Charley Trebasson, Leonora's first lover, met again.

'I should have known you anywhere,' he said, after the first words of greeting and exclamations of pity and horror were uttered.

'Am I so little changed?' she asked, with a forced smile.

'Ah! you are so much changed,' he answered; 'you look so many years too old, you look so much too thin. What is the matter with you, Mrs Mortomley? I cannot bear to—'

'Never mind me,' she said almost brusquely; 'your business now is with Leonora; I ought not to have sent you that telegram; you must forget it.'

'Is Mr Werner not dead then?' he asked.

'Dead! yes, indeed he is, poor fellow!' she answered; 'but I acted on a fancy when I telegraphed that he committed suicide. He took chloroform to relieve the pain of neuralgia, and the chloroform killed him.'

Mrs Werner's cousin looked Mrs Mortomley steadily in the face while she uttered this sentence, then, when she paused and hesitated, he said,

'You had better be perfectly frank with me. I remember, if you do not, how when you were a child, it was of no use your trying to tell a fib because your eyes betrayed you, and I must say to you now, as I often said to you then, speak the truth, for with that tell-tale face no one will believe you when you try to invent a likely falsehood.'

'To be perfectly straightforward then,' answered Dolly; 'when I sent that telegram to you I believed Mr Werner had destroyed himself; when I arrived here, I found every one believed his death was due entirely to accident.'

'And may I inquire why you believed he had committed suicide?'

'No,' she replied; 'that is my secret, and for very special reasons I want to have nothing to do with the matter—special reasons,' she repeated; 'not selfish, pray understand. I did not think of the inquest; I did not think of anything except that, on Leonora's account, you ought to be here, when I wrote that telegram, and—'

'I know what you mean,' he interrupted; seeing the subject affected her deeply, and he took a turn up and down the room before he spoke again.

'What could have induced him to kill himself?' he said at length, stopping abruptly in his walk.

'A Mr Forde, who has been here to-day, demanding to see Leonora, and who is coming this evening to see you, told Williams he was afraid to meet his creditors. Williams, who has never seen the slightest evidence of shortness of money about this house, inclines to the opinion that Mr Forde is mad, and I have done my best to confirm that opinion, but Mr Forde I believe to be right; I am afraid you will find he destroyed himself, because he was a ruined man.'

There was silence for a minute, broken only by the sound of Dolly's suppressed sobs.

'Poor fellow,' said Lord Darsham; 'he must have suffered horribly before it came to this.'

'Only those who have gone through such an ordeal can imagine what he must have endured,' she answered simply; 'depend upon it his heart was broken days before he died.'

'I never liked Werner,' commented her auditor. 'I always thought him a self-contained, money-worshipping snob, and I never believed, spite of the purple and fine linen, that Leonora was happy in her marriage, but I am sorry for him now. A man who commits suicide must have an enormous capacity for misery, and a man who has an enormous capacity for misery must have had an enormous capacity for something better, had any opportunity for developing it occurred.'

'You will forget my telegram,' she entreated.

'I shall say nothing about it, which will amount to much the same thing,' he answered.

CHAPTER XL.

TWO UNWELCOME VISITORS.

The business of living goes on all the same let who will retire from active participation in it, and, accordingly, Mrs

Mortomley and Lord Darsham sat down to dinner, although the whilom master of the house lay dead in that small room on the other side the hall, where he had made his exit from this world. But, in truth, that dinner was a very funereal affair. There was a something ghastly in eating of the ruined man's substance; in drinking of the wines he had selected; in occupying the apartment where he must often have sat at table with a guest no one else could see facing him; and the conversation in Williams's presence, compulsorily of no private nature, flagged as conversation did not often flag when Dolly held one of the battledores.

With great persuasion Mrs Werner had been induced to swallow a draught ordered for her by the family physician, and she lay in a sleep as sound and almost as dreamless as that which enfolded the silent figure lying all alone in the twilight of the summer's evening.

Thirty hours before, he was alive; and now, his spirit had started on the long, lonesome journey; and through the gloom of the Valley of the Shadow no human eye could follow him.

Dolly could not get over the horror of it all; and when Mr Forde's knock woke the echoes of the house, she started from her seat in an access of terror, and exclaiming,

'Oh! let me get up-stairs before he comes in,' left the room, and ran up-stairs to Mrs Werner's apartment.

Meanwhile, Williams, before answering the summons, inquired whether his Lordship would be pleased to see the expected visitor, and if so, where.

'Yes,' was the answer; 'show him in here.'

Mr Forde entered. He had employed the interval between his two visits in alternating between two opinions. One, that Henry Werner would come to life again; the other, that Lord Darsham would wipe off the deceased's indebtedness to the St Vedast Wharf Company.

As the last would be by far the most satisfactory result to him, he finally decided that a miracle would not be wrought in Henry Werner's favour, but that Lord Darsham would pay, which Mr Forde decided would be better than a miracle.

Full of this idea, he entered the room with so subdued an expression, and so deferential a manner, and so sympathizing a face, that Lord Darsham, who had heard Williams's account of his demeanour a few hours previously, could scarcely believe the evidence of his eyes.

'Sad affair this, my Lord,' remarked Mr Forde when Williams, having placed a chair for the visitor, had left the room.

'My Lord' agreed that it was a very sad affair.

'Particularly under the circumstances, my Lord,' proceeded Mr Forde.

'My Lord' thought that sudden death under any circumstances must always be regarded as very awful.

'And when a man dies by his own act—' Mr Forde was commencing, when Lord Darsham stopped him.

'Pardon me for interrupting you,' he said, 'but will you kindly inform me upon what circumstance you ground your opinion that Mr Werner did die by his own act?'

'The state of his affairs, my Lord.'

'Are his affairs embarrassed?'

'If you are not aware of the fact, my Lord, you are fortunate; for that proves he is not in your Lordship's debt.'

'He certainly owes me no money,' was the reply. 'But all this is not an answer to my question. I entirely fail to see the connection between his death and his debts. Is it a usual thing in the City for a man to kill himself when he finds he cannot pay his way?'

'Not usual, my Lord; but still, such things are; and when one hears a man in difficulties has taken chloroform for neuralgia, and is found dead in consequence, one draws one's own conclusions.'

'Well, I do not know,' said the other thoughtfully; 'but it seems to me very hard that because a man owes money any one should imagine he has thought it necessary to destroy himself. Mr Werner, I imagine, was not destitute of friends who would have been willing to assist him; at all events Mrs Werner was not. To the utmost of their ability, I think I may say, all her relations would have helped her husband had they been aware of his embarrassments.'

'That remark does you honour, my Lord. The sentiment is precisely what I should have expected to hear you utter. In fact, I felt so satisfied you would wish, for Mrs Werner's sake, to keep this matter quiet, that, at some inconvenience to myself, I ran up this evening to talk the affair over.'

'He is coming to some point now; he has, in his eagerness, forgotten to milord me,' thought Mrs Werner's cousin, and he said aloud,

'I am much obliged; it was very kind and thoughtful of you, Mr Forde.'

'Don't mention it, I beg, my Lord,' replied that gentleman. 'Anything I could do to serve you or Mrs Werner would give me the greatest pleasure. It is a very sad thing—very sad indeed; but I think the affair can be kept quiet if I tell my directors you are prepared to meet their claims upon Mr Werner. I do not wish to be troublesome, but I think if you gave me a scrap of writing to that effect (the merest line would do, just to prove that what I say is all *bonâ fide*), it might make matters easier.'

Lord Darsham stared at the speaker in unfeigned amazement.

'I am utterly at a loss to understand your meaning,' he said.

'I merely meant that, as it is your Lordship's honourable intention to wipe off Mr Werner's liability to our firm, the sooner my directors are satisfied on that point, the better it will be for every one concerned.'

'I have not the slightest intention of paying any of Mr Werner's debts,' was the reply. 'I cannot imagine what could have induced you to leap to such a conclusion.'

'Your own words, my Lord—your own words!' retorted Mr Forde, growing a little hot. 'Your Lordship said distinctly that had Mrs Werner's relations, amongst whom of course I reckon your Lordship, been aware of Mr Werner's embarrassments, he would have received substantial assistance from the family.'

'So he would,' agreed Lord Darsham. 'Had assistance been possible, we should have given it.'

'Then it follows as a matter of course, my Lord, that so far as lies in your Lordship's power you will like to save his honour by paying his debts.'

'Such a deduction follows by no means,' said Lord Darsham decidedly. 'We should have been very glad for Mrs Werner's sake to assist her husband; but we cannot assist him now. It is impossible we should have the slightest interest in his creditors, and I can say most emphatically they will never receive one penny from me.'

'Do you consider this honourable conduct, my Lord?' asked Mr Forde.

'Decidedly I do. While Mr Werner was living we should have been willing to help him, as I have already stated; now he is dead, he is beyond the possibility of help.'

'Now he is dead, it is a very easy thing for your Lordship to say you would have helped him had he been living,' observed Mr Forde tauntingly, with the nearest approach to a sneer of which his features were capable.

Lord Darsham made no reply. He only smiled, and taking a fern from the basket nearest to where he sat, laid it on the cloth and contemplated its tracery.

'Am I to understand that it is your Lordship's deliberate determination to do nothing?' asked Mr Forde after a, to him, heart-breaking pause.

'I shall certainly not pay his debts, if that is what you mean,' was the reply.

Mr Forde sat silent for a moment. He could scarcely believe in such depravity He had thought some degree of right and proper feeling prevailed amongst the aristocracy, and now here was a lord, a creature who happened to be a lord, who deliberately said he would not pay Henry Werner's liabilities to the General Chemical Company, Limited!

At length he said,

'Perhaps your Lordship is not aware that this is a very serious matter to me?'

'I am very sorry to hear it,' was the reply, but Lord Darsham did not look in the least sorry.

'If your Lordship will do nothing to enable me to tide over the anger of my directors, I shall have to leave, and what will become of my wife and children I cannot imagine. Your Lordship ought to consider them and me; brought to beggary through the misconduct and cowardice of your relative. Your Lordship will see me safe through this matter?' he finished entreatingly.

'Mr Forde,' said his Lordship very gravely and very decidedly, 'I wish you would take my "no" as final. In the first place, Mr Werner was not my relative; in the second, he is dead; in the third, if his affairs should prove to be in the hopeless state you indicate, I shall have to maintain his wife and family; and in the fourth, a man who violates decency towards the dead and respect towards the living by using such language as you thought fit to employ when speaking to-day to a servant, must be held to have forfeited all claim to pity and consideration if he ever possessed any.'

'Why, what did I say?' inquired Mr Forde.

Incredible as it may seem, he retained no recollection of having used any phrase capable of giving the slightest offence. He had but one idea—money—and of how he expressed himself when trying to get it or when he found he had lost it, he had no more remembrance than a man of his utterances in delirium.

'If your memory is so bad you must not come to me to refresh it,' answered Lord Darsham. 'I will only say that the next time you wish to propitiate a man's friends, it may be more prudent for you not to open proceedings by telling his servants he is a coward, who has committed suicide because he feared to meet his creditors.'

'That was true, though,' explained Mr Forde.

'You are not in a position to know whether it is true or false,' was the reply; 'but whether true or false, it was a most unseemly observation.'

'I am the best judge of that, sir!' retorted Mr Forde, rising as Lord Darsham rose, and buttoning his coat up. 'And when all comes out about Henry Werner which must come out, you will be sorry you did not try to come to some sort of a settlement with me. I hold his forged acceptances for thousands, sir—thousands! I held him in the hollow of my hand. I could have transported him any hour, but I refrained, and this is all I get for my forbearance. I will make your ears tingle yet, my Lord Darsham.'

Without answering a word, Lord Darsham walked to the fireplace and rang the bell, which Williams answered with unwonted celerity.

'Show Mr Forde out,' said Mrs Werner's cousin, 'and never let him enter the house again.'

'You do not mean it, my Lord; you cannot,' urged the unfortunate believer in human reeds, with a desperation which was almost pathetic. 'You will do something in the matter; you will think over it. Consider my wife and children.'

'Mr Forde, I have nothing to do, and I will have nothing to do, with you or your wife or your children.'

Lord Darsham's tone was as conclusive as his words. Nevertheless, Mr Forde would have clung to this last straw, and shown him still more reasons why he should make all right with his directors, had not Williams taken him by the arm and half pushed, half dragged him to the front door, and thrust him without ceremony out into the night.

'I really think the best thing I could do would be to go and drown myself,' he thought, as he looked up at the window of the room where Henry Werner lay dead; but he was not of the stuff suicides are made of.

He neither drowned nor hanged himself, swallowed poison nor cut his throat. He went home and slept upon his trouble instead.

To Mrs Mortomley's relief, the coroner's inquest, held to find out the why and wherefore attending Mr Werner's decease, resulted in a verdict of 'Accidental Death.' The jury, it is perhaps unnecessary to state, added a recommendation that chloroform should never be inhaled save under the advice and in the presence of a medical man.

What good purpose they proposed to effect by this advice was known only to themselves, but the next day it appeared in all the dignity of print in the daily papers, and was in due time copied from them into the country papers, and so read in London and throughout the provinces by all whom it might or might not concern.

Whatever Williams' opinion of Mr Forde's utterances might be, after a night's reflection he was too discreet a servant to give utterance to it, and consequently his statements were perfectly satisfactory to jurymen and coroner alike. The City and the West End were so far apart that not a whisper of embarrassment had reached the ears of the two doctors who gave evidence in the case. The dead man had been far too astute to leave even a scrap of writing indicating his design, and it was with a feeling of no common satisfaction that Lord Darsham, after that anxious hour was over, gave an attendant undertaker audience, and instructed him to provide a strictly private funeral for the morning next but one following.

Having done this, he walked with a lighter heart to his hotel, having told Mrs Mortomley he would see her again the following day; but he had not left the house ten minutes before a man sprucely dressed, jaunty in manner, fluent of speech, assured as to demeanour, rang at the visitors' bell and asked to see Mr Werner.

'Mr Werner is dead,' answered Williams, looking doubtfully at the new comer, who wore a geranium in his coat, and used a toothpick freely during the interview.

'I heard something about that. Awkward, aint it?' remarked the free-and-easy individual. 'I'll have to see Mrs Werner, that is all,' he added, after a moment's pause.

'My mistress cannot see any one,' Williams replied, closing the door about an inch, as he saw an intention on the stranger's part of entering uninvited.

The other laughed, and put his foot on the threshold.

'Not so fast, my friend,' he said. 'I have come concerning a little matter which must be attended to immediately. We can talk about it more at our ease inside,' and with a quick and unexpected movement he put Williams on one side and stood within the hall. 'That is all right,' he said, drawing his breath with a sigh of relief. 'Now I want half a year's rent, that is my business.'

'There is no one here who can attend to any business at present,' replied Williams. 'My master is lying dead in the house. The funeral is to be the day after to-morrow. My mistress has not left her room since yesterday morning, and Lord Darsham has just gone to his hotel.

'Then you had better send to his hotel after him,' answered the visitor, sitting down on one of the hall chairs and commencing music-hall reminiscences by softly whistling a negro melody through his teeth.

Now, it is a fact, Williams had not the faintest idea who or what this man really was. He had lived all his life, if not in the best families, at least in families that paid their way, and knew nothing of duns or writs, or summonses or sheriff's officers, and he, therefore, stood looking in astonishment, not unmixed with indignation, at the gentleman possessed of musical proclivities till that person, out of patience with his hesitation, exclaimed,

'Now then, stupid, are you going to send for that lord you were speaking of, or are you not? I can't wait here all day while you are making up your small brains into a big parcel. If you don't look sharp I must leave a man in possession, and I don't expect your people would thank you much for that.'

'Will you tell me what you mean?' Williams entreated.

First the death, then Mr Forde, then this—it was too much experience thrust upon him all at once.

'I mean,' said the other, speaking very slowly, and looking very intently at Williams from under the brim of his hat, which was tilted well over his eyes, 'that I am sent here to get two quarters' rent, and that I must either have it or leave a man in charge of enough to cover the amount. So now you had better see about the getting the money, for I aint agoing to waste my blessed time here much longer for any man living or dead—Lords or Commons.'

And he rose as if to give emphasis to his words, rose and yawned and stretched himself, after which performance he sat down again.

'If you wait for a few minutes I will see what can be done,' said Williams, his thoughts turning in this dire extremity to Mrs Mortomley.

'I'll wait, never fear,' answered the other; and he took a newspaper from his pocket and began to read it with a nonchalant manner which fairly appalled the butler.

Dolly was sitting alone in the great drawing-room, that which Mr Werner had furnished so gorgeously after his own taste—a taste Mrs Mortomley always considered vile, when Williams came quietly in.

'I beg your pardon, ma'am, but a most unpleasant thing has occurred, and I thought it better to mention it to you. A person is below who says he wants two quarters' rent, and that he must have it.'

'I do not know where or from whom he is to get it then,' remarked Mrs Mortomley, lifting her heavy eyes from the book she was reading.

'But—excuse me, ma'am, I hardly like to repeat his words, only I really do not know how to get rid of him. He says he must leave a man in possession if he is not paid immediately.'

'If he must we cannot prevent him,' Dolly answered. She had gone through it all. She understood this was the beginning of the end for her friend Leonora, and she felt no good could possibly accrue from exciting herself about the matter.

Not so Williams; fortunately he attributed Mrs Mortomley's indifference to non-comprehension, otherwise her *sang froid* would have shocked him beyond measure. Personally he felt he could scarcely outlive the degradation of being in the house with a bailiff. He was willing to make any exertion, to endure any sacrifice, to avert so great a calamity.'

'Had not I better go for his Lordship?' he suggested.

'You can if you like,' she answered; 'but I do not think your doing so can serve any good purpose. In the first place, you may not find Lord Darsham at his hotel; in the second, I do not believe this man would wait till you could return. Then, these people never will take a cheque, and it is long past bank hours, and finally, I very much doubt whether Lord Darsham ought to pay any account until he has seen Mr Werner's lawyers.'

Williams was scandalized. She not merely understood what it meant perfectly, but she took the whole matter as coolly as though told her milliner had called about fitting on a dress. It was time he asserted his position and vindicated his respectability; so he ventured,

'These things are very unpleasant, ma'am.'

Dolly looked at him and understood that, shown the slightest loophole of an excuse, he would have given notice on the instant. Now this was precisely what she wished to avoid. That the servants must be dispersed and the house dismantled she knew, but she wanted Leonora back amongst her own people, and the body of the poor pretender, who had wrought such evil for himself and others, laid in its quiet grave, before the work of destruction commenced, and so she answered, 'Yes, indeed, Williams, they are and must seem particularly unpleasant to you. I ought to have thought of that. I will see this person myself.' And before Williams could interpose, or by look or hint explain to her how much worse than improper he considered her personal interference, she had descended the staircase and was crossing the hall.

At sight of her the man rose from his seat, and believing her to be Mrs Werner, he began some awkward apology for his presence.

Then Dolly explained she was only a friend staying in the house; that she feared at so late an hour in the evening it would be useless sending for Lord Darsham, and that, in short, she worded it delicately but explicitly, he had better do whatever was necessary, and go about his business.

Which without the slightest unnecessary delay he did. First he opened the outer door, and whistled for his man as if whistling for a dog. Then he made a rapid inventory of a few articles in the dining-room, and after handing a paper to Mrs Mortomley, took his leave.

Then appeared Williams, more erect in his respectability, more severe in his deportment, more correct in his speech, than ever. He had made up his mind. He would give notice to Lord Darsham in the morning.

'Where would it please you, ma'am, for that person to pass the night?' he inquired.

Dolly went out into the hall, where sat one of the men who had been such unwelcome visitors at Homewood.

Recognizing her, he stood up and touched his forehead respectfully.

'It is you, then,' she remarked; 'that is fortunate. Of course, there is no necessity for you to remain here.'

'I am afraid I must, ma'am; orders is orders, and—'

'You can leave quite easily,' she interrupted, 'and you know that. You can come back in the morning. You must dress in black and wear a white cravat, and ask for Mr Williams, and the servants will imagine you come from the undertaker. I will give you a sovereign if you oblige me in this matter, and I am sure Lord Darsham will not forget you either. Take the key with you if you like.'

Still the man hesitated. He looked at the sovereign lying in his hand, and then at Mrs Mortomley. Then he ventured,

'Is—is there anything else in? I know you are a lady as wouldn't deceive me.'

'Nothing,' she answered.

'Or expected?' he went on.

'There is nothing expected,' was the reply. 'But something may come, although I do not think it in the least degree probable. If it does, I will say you are already in possession; no harm shall come to you.'

'I must stay for a little while, for fear of the governor coming back, but I will leave before ten o'clock if that will do?'

'That will do,' said Mrs Mortomley.

What a contagion there is in vice!

As vice, or indeed as worse than vice, Williams regarded these mysteries with which Mrs Mortomley was evidently *au courant*, and yet there seemed a fascination about it all to the butler.

As such things were to be, why should he not master their details? Although he despised the French, he knew a knowledge of their language sometimes stood a man in good stead, and in like manner if sovereigns were being flung about in this reckless fashion, why should he, through superior address, not have the manipulation of them? His knowledge of mankind taught him half-a-crown would have compassed Mrs Mortomley's desires as completely as twenty shillings, and Williams sighed over that balance of seventeen shillings and sixpence, as Mr Swanland had sighed over John Jones's two pounds ten shillings.

'I want you, Williams,' said Mrs Mortomley, when his meditations had assumed the form of regrets, and he followed her into the dining-room.

'You had better let that man have some supper,' she said. 'I suppose you can manage to do so, and if for a day or two you are able so to arrange matters that no one shall suspect who or what he is, I am certain Lord Darsham will be very much obliged. And I can only say for my own part, I am very much obliged and—' a slight pantomime of offer and protest and final acceptance, and another of Dolly's sovereigns had gone the way which so many sovereigns, that can ill be spared, do go in this prosaic world.

Williams did not give notice next morning to Lord Darsham, and his forbearance was rewarded.

CHAPTER XLI.

MRS MORTOMLEY BREAKS THE NEWS.

Mrs Werner, clad in the deepest of mourning, in the most unbecoming of caps, sat in that small room where Dolly had overheard Mr Werner's utterances concerning her husband. Her cousin had been closeted with her for nearly an hour. Faithfully he agreed with Mrs Mortomley that he would break the news of the dead man's embarrassments to his widow, and, indeed, it was plain no time ought to be lost in acquainting Mrs Werner with the actual state of her finances.

'She has ordered mourning for the whole household,' observed Lord Darsham, 'and she has intimated her wish that a milliner should go to Dassell to see the children's dresses are properly made. Now, with every wish—'

'I comprehend, my Lord, and have already countermanded her orders, or, at least, have requested that their execution may be delayed.'

Something in the tone of her voice, something in the stress she laid on the words my Lord, struck the person she addressed with a sense of uneasiness.

'Good Heavens! Mrs Mortomley, you don't suppose I grudge Leonora this small expense. You do not think so meanly of me as that, I hope. But, still, with an execution in the house I cannot imagine that Leonora—'

'If Leonora knew how she is situated,' Mrs Mortomley again interrupted, 'she would clothe herself in sackcloth; she would have all her coloured dresses dyed black rather than incur one penny of needless expense, and she ought to know, and you ought to tell her.'

Which Lord Darsham finally agreed to do, and then left the revelation to Mrs Mortomley.

'She must be told, and at once,' thought Dolly, as she dragged wearily up the staircase, to find Mrs Werner sitting in her widow's weeds, all alone.

'Lenny,' she began, 'I want to speak to you very seriously. I think you ought to go back to Dassell without any unnecessary delay.'

Mrs Werner half rose from her seat.

'Are any of the children ill,' she asked, 'or is it my mother?'

'Your mother is well as far as I know,' answered Mrs Mortomley, 'and so are the children; but there are evils almost as hard to bear as illness, and—'

'You know, Dolly, I can bear anything better than suspense,' said Mrs Werner.

'I know nothing of the kind,' was the reply. 'My own impression is, you or any woman could endure suspense better than bad news, and my news is bad.'

'What is it like?'

'It is very like a change of fortune,' answered Mrs Mortomley. Did it never occur to you, Lenny, that of late you have been living at a tremendous rate?'

'I was aware we spent a considerable sum of money,' said Mrs Werner; 'but Mr Werner wished it; and his business was good, and—'

'My dear,' interrupted Dolly, 'his business, poor man, was not good. He was forced to keep up an appearance in order to preserve his credit, and he was far from being rich when he died.'

'You are not in earnest?' asked Mrs Werner, an expression of horror coming into her face, for which her friend knew too well how to account; then added, 'Oh! Dolly, tell me the worst at once.'

'I do not know either the best or the worst myself yet,' was the answer. 'Only of one thing I am certain, that you and the children are not left so well off as we might have hoped would be the case.'

'That was what Charley came to tell me a little while since,' remarked Mrs Werner.

'Yes, his heart failed him as mine would have done, Leonora, but I felt you ought to know.'

'Dolly, do you think this had anything to do with his death?' asked Mrs Werner, so suddenly that the question taking Dolly unprepared she stood mute, unable to answer.

'You *do* think so, then?' said Mrs Werner

'I only think, remember, Leonora. God alone knows.'

'Leave me,' entreated the miserable woman. 'I will try to bear it, but, oh! leave me to bear it alone.'

Dolly crept down to the drawing-room, where Lord Darsham anxiously awaited her return.

'Have you told her?' he asked. 'Has she decided on her future plans?'

'I have told her as much as I can tell her at present,' was the reply. 'When she has recovered a little from the shock, she will form her plans, no doubt. Meantime, my Lord, I think I could help you, and Leonora too, if you would tell me your plans with regard to your cousin and her family.'

'Before I answer your question, will you answer one of mine? What have I done, Mrs Mortomley, that your tone and manner have changed towards me so utterly? You are misjudging me in some way. You fancy because Leonora is poor, I shall not be so willing to help her as if she had been left well-dowered. Is it not so?'

'"Conscience makes cowards of us all,"' remarked Dolly, with a bitter little laugh. 'It is you who have changed. Poverty and money; these two things are the touchstones of love, esteem, friendship. Have I not seen it? Do I not know it? I was wrong to expect a miracle; but I did hope for better things from you.'

'And what have I done to forfeit your good opinion?' he asked. 'Could a brother have taken more responsibility upon himself than I have done? I would have paid out that fellow down-stairs, but you advised me not to part with money which might be useful to Leonora. Have not I told you I will see to her and the children? Is it not merely to save her annoyance

I urge the necessity for her departure from this wretched house? Surely you are hard to please?'

'I am not at all hard to please, and you know that,' she answered. 'When first you heard of Mr Werner's reverses, you were goodness itself; you were as utterly unworldly and disinterested as—well, as my own husband is.

'But you had not then stood face to face with that ruin which overtakes a commercial man. A loss of income; the reduction of a household; having to live frugally, and dress plainly; these things never seem terrible to friends and acquaintances who are not called upon to practise such economy in their own persons. What has tried you is just what tries every one who is privileged to see the process by which men, unable to meet their engagements, are stripped of everything they possess.

'That man in possession horrified you almost as much as he did Williams. Being brought into contact with Mr Forde disgusted you. Lord Darsham began to wonder with how much of this sort of thing he might become connected, and, though quite willing to do his duty, he could not avoid thinking duty a very unpleasant necessity.'

'You are exhaustive, Mrs Mortomley.'

'It is a subject I have studied,' she said. 'Do you suppose any human being could pass through all this, as I have done, and come out innocent and believing. The bulk of friends I class under two heads:—those who know, and those who do not know, what ruin means. The first simply turn their backs on the ruined man altogether; the second asks him to dinner, or to stay with them for a week, a fortnight, or a month.'

'I am not going to ask my cousin to dinner, neither do I intend to turn my back on her,' he remarked, unable, angry though he was, to avoid smiling at Dolly's sweeping assertions.

'No, but what are you about to do for her; what are you able and willing to do for her? If you mean—supposing she is utterly beggared—to say, I will allow you so much a year certain, say so to her soon. If, on the other hand, you are uncertain as to what you can do in the future, let her think if there be any way in which she can help herself, and assist her to the best of your ability. You would be doing her a greater kindness to leave her to let lodgings or keep a school, than to make her a pensioner on your—kindness shall we say?—for an uncertain income.'

Lord Darsham took a turn or two up and down the room, then he said,

'You hit hard, but you hit fair. I will consider what I ought to do, and can do; and then—'

'It will not cost you much,' she observed as he paused. 'A woman may care for these things,' with a gesture she indicated the furniture and appointments of that stately room. 'Most women, I suppose, do like pretty and costly surroundings, but if she be a woman like Leonora she can give them all up when she knows it is right she should. You cannot imagine how much we can do with a little when necessary. Do you recollect sending Leonora a hundred pounds last Christmas?'

'I do, and she gave it away, and I was angry with her in consequence.'

'She gave it to me,' said Dolly boldly, though her face flushed a little as she made the confession. 'And do you know what I did with it? I started a business—a colour manufactory—and we are living on the profits of that factory now, and when my dear husband gets strong again, I shall be able to begin and pay that hundred pounds back to Leonora.'

'She won't take a penny of it,' he exclaimed.

'Yes she will,' answered Mrs Mortomley, 'because we understand each other, Leonora and I! Shall I ever forget that Christmas Eve! I had five sovereigns between us and nothing. A husband making nothing, and ill, and obliged to go up each day to see the trustee of his Estate. I was miserable. I was lonely. I was wishing I had been brought up to work of any kind, so that I might earn a few shillings a week, when Leonora came,—Leonora in her silks and furs, with her dear kind face; and she would make me take your cheque, and I declare, when I opened and looked at it, after she drove away, I felt as if it and she had come straight from God.'

'Dolly,' he said, 'had I only known—'

'You might have brought me more,' she went on; 'but you could never have brought it in the same way. She knew all; she had seen the bailiffs at Homewood; she had seen friend after friend desert us; she had seen insults heaped on our heads; she had seen her own husband turn against mine when misfortunes overtook us; but it made no difference with her, and for that reason I shall stand between Leonora and trouble so long as I am able.'

It was inconsequent language; but Lord Darsham knew well enough what she meant by it. He had felt that if being mixed up with business and Mr Werner's affairs, and Mrs Werner's adversity, included executions for debt, and interviews with such men as Mr Forde, and taking the sole charge of his cousin and her children for life, then indeed he had become involved in an affair much more disagreeable and of considerably greater magnitude than could prove pleasant, and he had felt compassion for himself at being placed in such a situation.

But Dolly, the Dolly he remembered when she was but a tiny bit of a child—in the days in which his cousin Leonora called her Sunbeam—had put the matter in its true light before him.

If he was going to do anything for his cousin, he ought to do it efficiently. Dolly, as he himself said, hit hard; but she did hit fairly. As she put it, he was free to do or he was free to leave undone; but he was not free to allow Leonora to feel his kindness a burden, her position insecure.

No, Dolly was right; the matter ought to be put on a proper footing. It would never do for him to pay this, that, and the other, and in his heart feel Mrs Werner, whom he once wished to marry, was spending too much money. Even in that matter of dress, Dolly's common sense had stepped in to the rescue.

'Mrs Mortomley,' he said at length, 'will you go with Leonora to Dassell, and when I have arranged affairs here so far as they are capable of arrangement, I can follow you and we shall be able together to decide on our future plans?'

'I should not like to go,' Dolly answered; 'but if she and you wish it I will go.'

As it proved, however, nothing on earth was further from Leonora's desires.

'I cannot return to Dassell yet,' she said to her friend. 'Mamma's questions would kill me. Dolly, will you take me home with you to-morrow?'

'Ay, that I will, darling,' answered the brave little woman, utterly regardless of ways and means in her anxiety to pleasure that distracted heart.

'Stay with me for a little while, please,' whispered Mrs Werner. She was afraid, now she had once looked upon the face of her trouble, of being left to contemplate it through the darksome hours of the summer night.

'I am going to sleep on the sofa, and if you want me at any hour or minute you have but to say "Dolly."'

Next morning a curious discovery was made. Mrs Werner's jewellery, which she never took with her to Dassell, had all disappeared.

This led to an investigation of the contents of the plate closet, which seemed extremely short of silver, but this Williams explained by stating that when the family went to Brighton the previous winter, his master had for greater security removed the bulk of the plate to his bankers.

These matters were not mentioned to Mrs Werner, but they filled Lord Darsham with a terrible uneasiness.

He felt thankful that his cousin was leaving that huge town-house which lawyers and auctioneers, and bankruptcy messengers, were soon to fill with their pervading presence.

'May I come and see you, Mrs Mortomley?' he asked, as he bade her good-bye at the Great Eastern terminus.

'Certainly,' she answered. 'Our cottage is a small one, but, as the Americans say, it opens into all out of doors.'

He retained her hand for a moment, looked earnestly in her face as she said this, then the train was off, and she, smiling at him, bowed and kissed her finger in acknowledgment of his uplifted hat.

They were gone, and he walked slowly out of the station full of a fancy her words had conjured up.

CHAPTER XLII.

SAD CONFIDENCES.

Winter was gone, spring had come, and if the song of the turtle-dove was not heard in the land, the wood-pigeons made noise enough about the Mortomleys' house to almost deafen its occupants.

Spring had come, spring in its garments of vivid green, decked and studded with primrose stars; spring, bringing the perfume of up-springing sap, of tender violets, of early hyacinths, to refresh the sense; spring with its promise of daisies and buttercups, of fragrant hawthorn, of budding wild roses.

With everything beautiful decking the earth in honour of her advent, spring came smiling that year across the fair English landscape. Sunshine and blue sky everywhere overhead; underfoot springing grass and luxuriant wheat and flowers, and bud and leaf; and at the first, and when the first spring bird's twitter announced that the loveliest season of all the English year was close at hand, Dolly's spirits rose like the heart of a giant refreshed to give the sweet visitor greeting.

She had been ailing and languid all through the tedious winter, but at sight of the sunshine, at sound of the songs of birds, somewhat of her former brightness returned.

'I know now,' she said, 'how glad that poor dove must have been to get out of the ark. I never used to be tired of winter, but latterly the winters have seemed so long and cold and dreary.'

'And yet we have kept up glorious fires this winter,' remarked Mortomley, to whom health and comparative youth seemed to have been restored as by a miracle.

'Yes,' agreed his wife, 'what should we have done without the great logs of wood—and you—aunt?' and she held out a grateful hand to Miss Gerace, who never intended to go back to Dassell any more, who had given up her house, her maid, her furniture to 'the ladies,' as they were styled in that far-away region, Mesdames Trebasson and Werner; who never intended to leave Dolly again, and who had with tears in her eyes entreated her niece's forgiveness because she had, thinking Mrs Mortomley could never come to want, sunk the principal of her money in an annuity.

'You dear old thing,' said Dolly, trying to laugh away her own tears, 'when you are lost to me and mine, we shall not cry the less because you could not leave us enough to buy mourning,' and it was then Miss Gerace and Dolly agreed they were not to part company again.

In good truth, how Dolly would have got through that winter without her aunt's presence and her aunt's money she did not know.

Life had been a hard enough struggle when she was strong to battle, but not long after Mrs Werner left the little cottage, Dolly felt a weakness come upon her against which she was impotent to struggle, which made it easy to persuade her to take her morning cup of tea in bed, and do little save sit near the grateful warmth of that pleasant wood-fire through the day.

The doctor came; a pleasant, chatty, country doctor, who was accustomed to patients who liked to dwell on their ailments, and who, though Mrs Mortomley puzzled him, never imagined she could be so stupid as to tell him fibs.

According to all known rules Dolly ought to have had one or two very sufficient pains, one or two very decided symptoms, but Dolly had no pains and no symptoms. She was only tired she declared, exhausted mentally and bodily if he preferred that form of expression, and she should be well in the spring.

That was all any one could make out of Mrs Mortomley, and when the spring came it seemed to justify her prediction.

With the bright weather Dolly revived. She sat in the sunshine, she donned her brightest apparel, she ate with a relish the simple country fare, and she requested the kindly rector to say one day from the reading-desk that Dollabella Mortomley desired to return thanks for 'mercies vouchsafed.'

'For what mercies, my dear?' asked the good rector, who could not look at her wistful, eager face quite unmoved.

'God has vouchsafed me another spring,' she answered; 'one of almost unalloyed happiness?'

And so the sunshine of old returned and stayed with her to the end.

With the spring came Mrs Werner. Her friend had requested her visit long before; but she delayed complying with that request till an almost imperative message brought her South.

Then Dolly gave her that packet, the secret of which she had kept so faithfully, and when Mrs Werner opened it, she found notes to the amount of two thousand pounds and a letter, her dead husband's confession and farewell.

'I cannot retain this money,' said Mrs Werner.

'Do so for a week and then we will talk about it,' Mrs Mortomley answered, and for a week the widow maintained silence, walking alone through those Hertfordshire woods, and for the first time keeping her vigil with the dead.

'Do not send that money to lawyer, trustee, or creditor, Lenny,' said Mrs Mortomley when they came to talk the matter over. 'Remember your marriage vows and obey your husband. He risked much to save that for you; do not frustrate his intentions. When the expenses come out of that, it would be a penny in the pound to the creditors; and if you could send it direct to the creditors, they would not thank you for it. Poor Lang—oh how sorry I am Archie and Lang could not get on together, for he was one in a thousand—said to me once,

'"Look here, ma'am, creditors are this sort of folks. If you had paid them nineteen and elevenpence in the pound, and stripped yourself of everything to pay them that, and they saw your clean shirt lying on the bed ready for you to put on, they would want the shirt on the bed to pay the odd penny." Keep that two thousand pounds, my dear. I, who have been through it all, tell you any human being who allows sentiment to influence business pays for his folly with his life?

'Dolly!'

'I mean what I say, Lenny; but you need not employ a crier to circulate the news. It will not be yet; but it must be some time. Had we laid aside two thousand pounds, I might have lived to be as old as your friend the Countess of Desmond.'

To Mrs Werner the way in which those who were with Dolly continually, refused to believe anything very serious being the matter with her, seemed at first incredible, but after a time she too found the fact of danger hard to realize. Death and Dolly appeared as far removed from each other as light and darkness, and yet she was going, surely, if slowly, out of the day into the night.

'I am thankful to see her so much better,' remarked Miss Gerace, in answer to some observation of Mrs Werner's. 'She did look shockingly ill through the winter. I was quite uneasy about her, but now she has recovered her spirits and her appetite, and is getting quite a colour in her cheeks.'

Mrs Werner remained silent for a moment, then with an effort she said, 'Dear Miss Gerace, cannot you see what that colour is—don't you know Dolly paints ?'

If she had declared Dolly to be a pickpocket, Miss Gerace could not have been more shocked. Forthwith she took her niece to task about this iniquity, which Mrs Mortomley did not deny, though she tried to laugh off the accusation.

'What is the harm of sometimes painting the lily ?' she observed. 'If Leonora had either been as stupid or as wise as she ought to have been, I should eventually have worked up that colour to one of robust health, but as you all appear to object to my looking beautiful, I think I shall take out my frizettes, let down my hair, wear a dressing-wrapper all day long, and adopt the appearance and manners of an untidy ghost.'

'My dear, you should not talk in that light way,' expostulated Miss Gerace; 'though you may not know it, illness is a very serious thing.'

Not know it! There was a little quiver about Dolly's mouth which might have told a tale to the woman who had lived so long, if her understanding of her niece's nature had been as thorough as that possessed by Mrs Werner.

Not know it! Had she lain awake through the long, long winter nights, and the scarcely less dreary spring mornings, reconciling herself to the idea of that long, lonely journey, thinking thoughts that lay between herself and her God, without coming to a full comprehension of the fact that not even sorrow is more solemn and awful than mortal sickness.

She knew all about it.

'But I never could bear the sight of sad faces,' she said to Mrs Werner, 'and if you frighten aunt and make Archie think there is something very much amiss with me, you will render all our lives miserable.'

Mrs Werner sighed. It was against her preconceived ideas that a woman should smile and laugh and be still the very sunshine of her home all the time a fatal disease was working its will upon her, and yet she felt in her heart Dolly's was the soundest philosophy, if only she could be induced to take care of herself to lengthen out the time before——

No, she could not even mentally finish the sentence. If Dolly would not make an effort to save her own life, some one should fight against death in her behalf.

'It is wrong of you,' she said, 'knowing how precious you are to us all; you should use every effort to get well again. You ought to have first-rate advice. You ought to have change of air. You ought to have everything nourishing and tempting in the way of food. I shall take charge of you myself now. You belong to me as much as to your husband. I am sure no man ever loved a woman more than I have loved you.'

'Come here, Lenny,' was the answer. 'Come close beside me, dear—here in the sunshine, and let us settle all this at once, never to speak of it again. For myself, for my own very individual self's sake,' she went on, taking Mrs Werner's hand in hers, and stroking it absently, 'I am not certain that if I could, I should care to live, unless, indeed, I were able to find some waters of Lethe in which I might plunge and forget all the misery, all the humiliation of the past. There are some people who cannot forget. I am one of them. There are some who cannot remember and be quite happy; that is my case. There are some who think life not much worth having unless they can be very happy in it; I fear I hold some such heretical doctrine.'

She stopped and kissed Mrs Werner, smiling all the time the bright smile of old.

'So much for myself,' she said, 'but for Archie's sake, for Lenore's, for yours, not least for the sake of my poor aunt who has grown so to love me, just when it would have been well for her to have done nothing of the kind, I would stay if I could—I would spend money and time and thought, to get strong again.

'I have consulted doctors, I have told great physicians every symptom of my complaint, though I do not choose to be quite frank with a medical man, who, knowing Archie, might make the poor fellow wretched before there is any necessity for him to be told the truth.

'I have followed every scrap of advice so far as I possibly could, I have taken care of myself, and the result is I am here still; and it may be, if affairs continue to go well with us, that I may remain for a long time yet, as time counts in such cases. And now, Lenny, do not let us speak of this ever again.'

'But cannot you get away from this place?' asked Mrs Werner.

'I am as well here as I should be anywhere else,' was the reply; 'and it would be folly to move to a fresh neighbourhood just when the works are really beginning to return a good income. Besides, though the house is small, I love it; and those woods are, to my mind, the very realization of peace.'

'How did it happen Lang left you?'

'I can scarcely tell you, such a variety of reasons went to make up the sum total of his discontent. Of course, till Archie took the reins, he had everything almost his own way; he bought and he sold and he kept the books and he employed whom he liked, and finally he lost his head as all people of his class do. I dare say you never had a cook able to grill a chop, who did not fancy you never could get on without her. Well, of course, Archie found this unpleasant. Lang got discontented and jealous and very troublesome, and made things uncomfortable for himself and every one else.

'At last matters came to a crisis about a clerk, who had such good testimonials we thought he would prove a treasure. We shortly found he was anything rather than a treasure, however, and Archie would have got rid of him at once if Lang had not come up one evening and given us the choice of parting with him or Roberts—that was the clerk's name.

'He said he, Lang, need not remain long out of a situation; that Hart, Mayfield, and Company had offered him a good salary, and that if he was not put on some different footing with us, he would go to those able to appreciate his services.

'So Archie answered he had better go to them, and he went, and we were all very sorry, Lang included,—he repented, and would have stayed at the last, but I don't see how Archie could have kept him.'

'Neither do I,' said Mrs Werner; and then she asked, 'Now that Mr Mortomley is making money, is he not afraid of Mr Swanland demanding a share of the profits?'

Dolly laughed. 'Everything is in the name of Miss Gerace, and you cannot think how pleased the old darling is when we joke about her colour-works and ask how orders are coming in for her new blue and her famous yellow. She is learning to write a plain commercial hand so as to take the whole of the correspondence. I cannot tell you the comfort she is to me. I do not know what Archie and I and the child would have done without her all through the dull, dark winter days.'

Mrs Werner did not answer; she was wondering at that moment how Archie and Miss Gerace and the child would do without Dolly through the days of the sorrowful summers and winters yet to come.

CHAPTER XLIII.

WHAT RUPERT HAD DONE.

Mrs Werner had returned to Dassell carrying with her that legacy, the disposal of which was still as great a perplexity and trouble as ever. The hawthorn-trees were in full bloom, the dog-roses showing for blossom, the woods resonant with the songs of birds, and Dolly sat one day out in the sweet sunshine all alone.

She had wandered slowly through the woods to a spot where, the trees ceasing to impede the view, she could see far away over the luxuriant champaign through which the Lea wound its devious way, glittering in the distance like a thread of silver.

There she sat down to rest on a felled tree, and the beauty of the landscape stole into her heart, and with it a feeling of infinite peace. For the moment life and its cares, past troubles, the fear of sorrow coming to those dear to her in the future, dropped from off her spirit; as for a few minutes a heavy burden, that must be taken up again, may be cast aside. She felt better than she had done for months previously, and at once her buoyant nature grasped at the hope that perhaps her disease was stayed, that she might live a few years longer to see her husband again free, without that shadow of bankruptcy and unpaid debt pursuing him.

His discharge was the one earthly good Dolly still desired with an exceeding longing; and under that bright clear sky, with that sweet peaceful country stretching out before her eyes, even so wild a dream as freedom for the man she loved and pitied with a love and pity exceeding that of a wife seemed not incapable of fulfilment.

Along the path which, cutting first across the fields and then through the wood, led straight as a crow's flight from the nearest railway station to the high-road, which their little cottage overlooked, she saw a man advancing towards the spot she occupied.

Not a young man, not a labouring man, not any person resident in the neighbourhood, but a stranger, evidently, for he often paused and looked around, as if doubtful of being in the right way, and when he had got a little distance into the wood he stopped and hesitated, and then retracing his steps, took off his hat, and asked Dolly if she could kindly direct him to

'Mortomley's Colour Works?'

She gave him the information, and then added,

'If you want to see Mr Mortomley, he is not at home to-day.'

'That is very unfortunate,' remarked the stranger.

'Is your business with him very important?' she asked, a fear born of the experiences of that time she could never recall without a shudder prompting the question. 'I am Mrs Mortomley,' she explained with a nervous laugh and a vivid blush. 'Perhaps you could tell me what it is you want; and that might save you trouble and spare him.'

He did not quite understand what she meant by her last expression. How could he tell that now, as in that far-away time when Mortomley had been ruined, her first thought, her sole desire was to spare him, the man over whom a sorrow impended, the coming of which she could not retard?

'You are very kind,' said the gentleman courteously; 'but I could not think of troubling you about the matter. I must see Mr Mortomley, however, and if you name a time when he is likely to be at home, I will call.'

She felt certain, now, that something dreadful was about to happen.

'I wish,' she said, rising; 'I do wish you would give me some idea of the nature of your business. I am not very strong, and I cannot bear anxiety as I used to be able to do; and if you will not tell me why you want to see my husband, I shall be imagining all sorts of evil. I beg your pardon for speaking so vehemently,' she added, seeing a look of amazement in the stranger's face; 'but you do not know what we have gone through.'

Looking at her more closely he could form some idea.

'Pray sit down,' he entreated. 'I am so sorry to have alarmed you. Why you are trembling as if you thought I meant to do your husband some great injury, and I only want to speak to him about a colour I understand he manufactures!'

'What—his new blue?' asked Dolly, brightening up in a moment.

'No; his new yellow,' was the reply.

It would have been impossible for any one to avoid being amused at the sudden change in Mrs Mortomley's expression, and almost in spite of himself the stranger smiled as he answered.

Dolly's face reflected that smile, and as he saw the sunshine in her eyes uplifted to his, the stranger, though he had come on no friendly errand to Mortomley, felt himself drawn by an irresistible attraction to be friends with Mortomley's wife.

'Won't you be seated?' she asked. If he had been young and handsome as he was old and plain, Dolly would, without thought of evil, have issued a precisely similar invitation, and the stranger smiled again as he availed himself of it. And seeing that, Dolly smiled once more while she asked him what he wanted to say to her husband about the new yellow.

'I wanted to know, in the first instance, if he really manufactured it,' was the reply.

'Oh! yes; quantities,' she answered. 'He could sell fifty times as much if he had a larger place to make it in. Do you want some?'

'No,' said the stranger; 'I do not.'

Now this puzzled Mrs Mortomley, and so she tried back.

'What did you want to know in the second instance?' she asked.

'Really, Mrs Mortomley,' he was beginning, when she interrupted him.

'It is of no use your trying to deceive me; you have got something unpleasant to say to my husband—what is it?'

'Well, the fact is, he has no right to be making that yellow.'

'He has every right,' she retorted, 'for he invented it; and if you come from Mr Swanland, you can tell him that I say Mr Mortomley will manufacture any colour he pleases.'

It was a privilege accorded to few people, but the new-comer certainly had the benefit of seeing Dolly in all the moods of which her nature was capable in a single interview.

'I do not come from Mr Swanland,' was the reply; 'indeed, I do not know who Mr Swanland is. That is my name,' and he handed her his card; 'and the reason why I say Mr Mortomley has no right to make that yellow is because he sold his secret to me.'

Dolly looked at the speaker as a tigress might have done had he touched her cub. She got first red with passion, and then that red turned to a white heat, and her heart seemed to stand still with rage, then suddenly it gave a great bound of relief, and she said to that elderly gentleman quite solemnly and yet with a certain cheerful assurance in her tone,—

'You are mad!'

'Indeed I am not,' was the reply. 'I hold a receipt for the money I paid for your husband's secret, and I think I have just cause for complaint when I find the formulæ given to me imperfect, and Mr Mortomley sending a colour into the market which according to equity is mine exclusively.'

'Show me the receipt you speak of,' she said. 'There is some great mistake—you are labouring under some gross delusion.'

For answer he opened his pocket-book and handed her a paper, which proved to be a receipt for two hundred and fifty pounds paid by Charles Douglas, Esquire, for the formulæ of a new yellow.

This document was signed

'For Archibald Mortomley,
'R. HALLING'

and in a moment Dolly understood what had been done.

'The viper!' she said; 'and he knew we were beggars when he robbed us of the money. And we had sheltered him and his sister and—'

'For mercy's sake calm yourself, Mrs Mortomley,' entreated Mr Douglas, as she broke into a perfect agony of grief. 'I would not for all the value of the money, I would not even for the worth of the colour, have so distressed you. I will destroy the receipt and never mention the affair again if you will only promise not to fret yourself about the matter.'

'You will not destroy that receipt,' she said, rising. 'You shall come home with me and hear how my husband has been cheated, just as you have been cheated.'

In utter silence they walked together through the wood to the little cottage which was Mortomley's home, at sight of which Mr Douglas experienced an amazement impossible to describe.

On the threshold Mr Mortomley, who had returned unexpectedly, met his wife and her companion.

Dolly,' he said, 'where have you been? what is the matter?'

'This gentleman, Mr Douglas, will tell you,' she answered. 'He wants to speak to you about the new yellow.'

'Yes, I came to have a talk with you on that subject, and unfortunately I met with Mrs Mortomley on my way here; unfortunately for her, I mean, for I am afraid I have, most unintentionally, caused her great distress. I dare say you know my name as a colour manufacturer, Mr Mortomley. I have long known yours, and I am very happy to make your 'acquaintance.'

And so saying he held out his hand, and thus this man—

good, generous, and rich—this man so wealthy that he could at the time of Mortomley's greatest prosperity have bought up everything he owned in the world, and scarcely have missed the amount, came unexpectedly into the lives of Dolly and her husband.

He had meant to curse, and behold he remained to bless altogether.

From the moment his eyes fell on Mortomley, he 'took to him,' as the homely phrase expresses that fancy at first sight some men experience for each other, and some women too; and when from Dolly, at a subsequent period, he heard the particulars of that story I have tried in these pages to tell, his heart sank when he contrasted all he might and would have done for husband and wife with all he might ever do now, when it was too late to do much for one of them, at all events.

Fain would Mortomley with his wide charity, which, as Dolly declared, amounted in some cases to weakness, have excused and softened Rupert's perfidy; but Mr Douglas said, and truly, that the offence was one which admitted of no gentle shading—which was beyond excuse, 'though,' he added with a kindly smile at Mortomley's troubled face, 'I see, not beyond your powers of forgiveness.'

'I think forgiveness of injuries an entire mistake,' said Dolly from the depths of her arm-chair.

'If so it is a divine one,' remarked Mr Douglas. And then Mrs Mortomley understood their visitor, who by that time had become their guest,—for all this conversation took place after dinner,—and the sister, of whom he had spoken more than once, were what she called, and often herself wished to be, 'good.'

Nevertheless, she said subsequently to her husband, 'I shall tell Rupert what I think of his conduct the very first time I see him. You may forgive if you like, but I will reprove; it only encourages people to be wicked to be tender with their faults, and I do not mean to be tender with him.'

But when the time came she was not very hard; she said to him as they stood at the gate of the cottage together, the last time he ever saw her alive, 'Rupert, I want you to know we are not ignorant of how, when we were so poor, you sold Archie's secret to Mr Douglas. Now, there are some things I can understand; I can under pressure imagine Lazarus robbing Dives, and a man in extremity forging and telling falsehoods to save his credit, but I cannot understand the nature of the person who shall steal twopence-halfpenny from the pocket of a blind old widow, or who, when the man who befriended him is sick and incompetent, takes that opportunity to rob him of the only possession left. You need not try to defend yourself, Rupert, because your conduct is indefensible.'

'I shall not try,' he said huskily; 'I was wrong.'

'That is enough; do not vex yourself about the matter now,' she answered, 'for, Rupert, unintentionally when you took Archie's ewe lamb, you gave him that which will turn eventually into a great flock of sheep.'

CHAPTER XLIV.

MR ASHERILL IS PERSUADED.

There could be no doubt but that Mortomley and Mr Douglas were two men who ought, according to human wisdom, to have met earlier. Though a colour manufacturer, the latter had, through want of the inventive or combinative quality, been compelled to run in the old grooves, while the former lacked precisely that firmness of character and mastery of detail which had made the northern merchant's fortune.

Mr Douglas was one of those men who feel they cannot stand still and let the world get in advance of them, even though their pockets do chance to be stuffed with gold, and almost at the first glance, certainly after half an hour's conversation, he knew Mortomley was that other business half which himself required and for which he had been vainly seeking through years among all sorts and conditions of men.

As has been said in an early chapter of this story, Mortomley's genius was essentially imaginative.

'Give him a laboratory and ease of mind, and there is scarcely a difficulty in our trade he could not overcome,' thought Mr Douglas. 'If he can make a purely vegetable green, as he says he can, and I believe he says only what is literally true, he ought to make his fortune, and I should feel very much inclined to help him to do it.' But when, subsequently, he broached this idea, Mortomley shook his head.

'I can never make a fortune unless I am able to procure my discharge, and if I live to be as old as Methusaleh I shall never obtain that.'

It was on this occasion that he gave Mr Douglas a slight sketch of his experiences of liquidation. All the deeper tints, all the darker shadows, all the lurid colouring, Dolly added at a later period in the garden at Homewood, a place, Mr Douglas said, he particularly wished to see.

Unknown to Mortomley, his wife and his new friend travelled from a little country station, then newly set up among the green Hertfordshire fields, to Stratford, which Mrs Mortomley described in a brief sentence as the 'dirtiest place on earth,' then they changed carriages for Leytonstone, whence they drove along the road Dolly remembered so well to Homewood.

The hinges of the front gate were broken, and they entered the grounds without let or hindrance. Everything had been permitted to go to wreck; the red-thorn trees had been cut down for fuel, the rare shrubs were hacked and hewn to pieces, the great evergreens were torn about or dead, the clematis and the honeysuckle trailed along the ground over part of the verandah, which had been dragged down by the boys climbing over it; the laurel walk was almost completely destroyed, and upon the lawn, where beds filled with flowers made the summer ever beautiful, a stray horse grazed peacefully.

Within, the same tale of ruin was to be read as they had found written outside. The children who squinted and the mother that bore them still were in residence, and there was not a paper on the walls, not an inch of paint, upon which defacing fingers had omitted to leave a mark.

The kitchen-garden was a mass of weeds and the drive knee-deep in grass. Where those children ought to have walked they had refrained from treading, but through the shrubberies they had made a path, marking their route, Indian fashion, on the trees.

In the remembered summer-house, where so many a pleasant group had in the old times collected, Dolly sat down to await the return of their new friend.

He wanted to look at the 'works' now bare of plant, at the great yards once filled with casks and carboys, alive with the stir of workmen and the clamour of trade,—all silent now, silent as the grave. At the time of Mortomley's commercial death came the sleek undertakers from Salisbury House, and took away all they could bury of the man and his surroundings.

Empty were the stalls of Homewood, bare of oats the mangers, falling to decay the pigeon-houses, tenantless the byres and styes, denuded the barns, but in fancy Mr Douglas filled them all again with plenty and to spare. Yes, he would buy the lease of Homewood, and once again it should blossom as the rose.

He opened his project cautiously to Mrs Mortomley. The prospect of returning to the beloved home might, he thought, prove too much for her if the idea were broached without due preparation, so he tried, sitting in the summer-house, to lead up to it, but found his auditor unsympathetic.

'She had loved Homewood dearly.'

'Did she not love it now?'

'Yes, as one loves the dead.'

'Should not she like to live there once more?'

'No; she could never forget, never while life lasted, what she had suffered there.'

And then she told her tale—told it looking with dry eyes over the desolate wilderness which had once been so fair a home—told it all, simply and without colouring, as a Frenchman might—supposing a Frenchman capable of telling an unvarnished narrative—relate how the Uhlans entered his modest habitation, and, not without insult, stripped it bare.

'But do not you think your husband would like to come back here?' he inquired after a long pause.

'Back here?' she repeated. 'I think I understand now your intention; but do not try to carry it out; Archie would never be happy here without me.'

'Is your objection to Homewood, then, so rooted?' he inquired, with a disappointed smile.

For answer she only turned away her head, and he repeated his question.

Then she said, 'I should not like my poor husband to arrange his future with any reference to me.'

She had been so bright, so cheerful, so eager about Mortomley's prosperity, so reticent concerning her own ailments, that Mr Douglas had learned to think he must have erred in imagining that when first he looked in her face he looked in the face of a woman for whom the fiat had gone forth, but now, by her forced silence, by the unshed tears in her voice when she finally answered, he understood.

He knew that she had faced her danger, and that to the last she was keeping a bold front to the enemy, for the sake of another; ay! ever and always, Dolly was faithful to that trust.

Without another word of explanation they left Homewood.

Tenderly, as she passed one special spot, Dolly gathered a sprig of myrtle, and kissing it, would have placed it in her purse, but, thinking twice about the matter, she held it in her hand till they were near the front gate, when she cast it from her.

Strong to the last, brave as tender, was it any marvel this man who had never called any woman wife, never held a child of his own to his heart, felt that had Mrs Mortomley been his wife or his daughter, he could sooner have parted with life than with her.

'There is only one thing you can do for me,' she observed as she lay back in the railway carriage on their way home. 'Get my husband's discharge and that will be worth more than gold and silver to me.'

'I will do my best, my dear,' he answered; 'but I fear the difficulties are almost insurmountable.'

In truth he had been interesting himself greatly about this very matter, and he did not see, unless a useless expense were incurred, how the desire of Dolly's heart was to be compassed.

That fatal clause rendering the concurrence of the whole of the committee necessary had been paraded ostentatiously before his face by Mr Swanland.

True, Mr Kleinwort was not in England or likely to return to it, and Mr Forde had nothing now to do with the General Chemical Company, Limited, which had indeed itself ceased to exist, having been purchased by Hewitt and Date for a sum which paid the original shareholders about a sovereign in the twenty-five pound share.

The directors had made a gallant fight in order to continue the business, but their courage proved useless. The next morning after that night when Lord Darsham told Williams to show Mr Forde the door, the manager had risen with the firm intention of handing in his resignation that forenoon, but on the way to St Vedast Wharf he met Mr Gibbons.

'Bad business that about Werner,' said that gentleman.

'It's a bad business for me,' answered Mr Forde lugubriously; 'I shall have to resign to-day, and what is to become of me and those poor creatures at home God alone knows.'

'Nonsense!' retorted Mr Gibbons; 'why should you resign unless you have some consideration given you for doing so? Put a bold front on the matter, and say you did the best for the directors and the shareholders, and you are ready to answer any questions that may be put. They will give you a cool two hundred to walk out. That is what I should do if I were in your place.'

And that was precisely what Mr Forde did; the result being that he got not only two hundred but three hundred pounds given out of the directors' own pockets, if he would resign at once and follow his friend Kleinwort to South America.

And so that chapter in City history ended, with only this addendum, Mr Forde never went to South America, though the directors said and believed he did.

With the three hundred pounds he travelled as far as Liverpool, where he set up in business with his correspondent Tom, and where people hear very little indeed about his wife and children, who live in an extremely small house situate at Everton.

Sic transit gloria mundi, the ex-manager might well exclaim, did he understand the meaning of that phrase, while pacing the pavement of those dreary streets to and from his humble habitation, when he contrasts the actual present with the once possible future himself had conceived.

Mr Forde's departure from London caused another absentee;

and as the opposition colour-maker had by this time gone into liquidation, and would have cheerfully given his vote for Mortomley's immediate discharge had any one offered him five pounds, Mr Swanland might certainly have helped the bankrupt to freedom had he chosen to do so. But Mr Swanland did not choose to do so, and Mr Douglas was afraid to tell Dolly this.

'It will come in time,' she said calmly, 'or if it never does, some other way will open for my husband.'

'Yes,' remarked her new friend, 'I can promise that, but you must promise in return to go down to my little place in Devonshire, and try to get well again. Smiles says, change of air may do wonders for you.'

Smiles was an eminent doctor, the kind old man had feed liberally to come to Wood Cottage and pass his opinion upon Mrs Mortomley's state, and Mr Smiles had said pleasant things, and deceived every one, save Dolly, as to her real condition.

Nevertheless, Dolly, imagining the evil hour might be deferred, promised and fulfilled. She went into Devonshire, and with all her might tried to get well again.

The 'little place' to which Mr Douglas referred so carelessly, was as sweet a cottage ornée as eye ever rested on; and to say that Dolly revelled in the place and the peace and the scenery, is scarcely to convey an idea of the amount of happiness she contrived to extract for herself out of sea, and land, and sky.

There was but one cloud hovering over her, one worldly affair perplexing her, but that affair she meant to bequeath to Leonora Werner. Through Lord Darsham's influence and that of Mr Douglas combined, she knew they would, with the facts she had jotted down, satisfy a second meeting of creditors that if Mortomley's estate in liquidation yielded nothing in the pound, no blame could be attached to Mortomley or Mortomley's wife; and that consequently, according even to the wording of that iniquitous Act of 1869, the bankrupt was entitled to his discharge.

Between herself and her husband there lay no secret. *She had told him.* One quiet Sunday evening she said simply, 'It is best you should know, dear.' Her own hand dealt the inevitable blow. It had to be given, and with the subtle sympathy of old she comprehended that if dealt by her, he would feel the keen agony of the stroke less at the time, less in the dreary hereafter.

'I shall stay as long as I can, Archie,' she added; that was all the hope she was able to give him, and she gave it. She loved sitting on the beach alone; that is, as regarded her own friends and family, for she liked to talk with children and grown-up people who, unknowing of her danger and attracted merely by her delicate appearance, made acquaintance readily with the 'sick lady.'

Dolly liked to say she was better, and see no sad wistful look follow her answer.

Amongst the few visitors to that remote place was a lady with whom Mrs Mortomley delighted each day to exchange a few words. She was old and prim, and fond of religious conversation, and a trifle didactic; but Dolly felt she was true, and Dolly had always liked people who were genuine.

Perhaps that was the reason she was so deeply affected when Lang came all the way from London to see her and say 'Good-bye.' He was to live in the Hertfordshire cottage and work the colour manufactory for his own benefit, and his old master had given him a few specialities, and he would have been happy but for Mrs Mortomley's illness and the recollection of the gross perfidy of Harte and Mayfield, who had not merely sent one of their own clerks to take service with Mortomley to discover his secrets, but seduced him (Lang) away with offers of higher wages, and then turned him adrift the moment their purpose was served.

'But, thank God!' said Lang fervently, 'they never could make the yellow—that secret is dark enough still. I shall always believe it was some blackguard from their place that frightened you that morning. I beg pardon, you were not frightened, though any other lady would have been.'

And then they had much more talk, which I have not space to repeat, even if I thought it could prove interesting, and she sent the man away with her photograph carefully placed in a new pocket-book, in anticipation of becoming his own employer.

'Hang it up in some place for the children to see,' said Dolly; and it does hang up now, duly framed and glazed, where not merely the children, but all visitors can behold the likeness of Mortomley's faithful wife, which is a digression from the elderly lady with white sausage-like curls, who happened to be Mrs Asherill.

One day Dolly was sitting on the beach as usual, when she beheld her nameless friend walking towards her arm-in-arm with Mr Asherill.

Then Dolly, instinctively guessing the lady with whom she had passed a few pleasant half-hours was the wife of that detested man, kept her eyes so fastened on the book lying in her lap that Mr Asherill had a chance of passing by in silence, of which chance he availed himself.

Not the next morning, which was Sunday, but the next but one, Mrs Asherill called at the cottage and asked to see Mrs Mortomley, whom she found sitting in an easy-chair near the window.

'I was not well enough to go to the beach to-day,' said Dolly, holding out her hand. 'How good of you to come here!'

'I could not rest without coming,' was the reply. 'It seems dreadful that two people like you and my husband should so misunderstand each other, as I am afraid is the case.'

'Do we misunderstand each other?' asked Mrs Mortomley. 'Sit down, Mrs Asherill, and imagine I am little Peterkin, and tell me "what they killed each other for."'

'I do not know exactly what you mean, my dear,' remarked the elder woman, 'but I have felt miserable ever since Saturday. My husband spoke about you bitterly as I have never heard him speak about any one before, and told me to walk in some other direction so that I might not have to speak to you again.'

'And what did you tell him?' asked Dolly cheerfully.

'Oh! I made no reply. I meant to call and ask you when and why you had quarrelled, as I should so much like you and my dear, good, kind husband to be friends.'

'Come,' thought Dolly, 'the man has one good point, he is kind to a woman neither young nor handsome; but perhaps she has money.'

Which conjecture was true; but, on the other hand, he had been kind and tender to a woman without a sixpence—always ailing, always complaining, to whom he gave the best cup of tea —in those days of bitter griping poverty mentioned far, far back in this story.

'Till Saturday I did not know who you were,' said Mrs Mortomley, after a pause, 'and I suppose you did not know who I was. In fact, neither of us was aware we ought to have waged war when we met, instead of sitting peacefully together talking on all sorts of topics. Now we have found out that you are you and that I am I. What are we to do? I am afraid we cannot remain good friends.'

'But my husband could not avert your misfortunes. He told me distinctly he refused to undertake the management of Mr Mortomley's affairs, and that it was quite against his wish Mr Swanland meddled in the matter.'

Dolly sighed wearily.

'I am afraid Mr Asherill was right,' she said, 'and that you had better not have come here to-day. I do not wish to speak hardly of any man now, least of all hardly of any man to his wife, but still, I cannot help saying I think we have bitter cause to hate the very names of Asherill and Swanland.'

'That I am sure you have not,' answered Mrs Asherill—'at least, not that of my husband. I must tell you something, just to show how utterly you have misjudged him. Do you remember a particularly wet Saturday in September, 18—?'

'Perfectly,' said Mrs Mortomley. 'I shall never forget it.'

'Nor I, for that day I heard of the death of an old and very dear friend—about the last friend left—whom I had known since girlhood. That evening Mr Asherill returned home much later than usual, and very much depressed. After dinner he explained to me that he was much concerned about Mr Mortomley, whose affairs had fallen into embarrassment, and he proposed that we should send fifty pounds of poor Rosa's legacy as an anonymous present to his wife. Now, my dear, no doubt you never guessed from whom that little offering came?'

'I certainly never did, and for a sufficient reason,' was the reply, 'it never reached me.'

'Ah! you forget,' said Mrs Asherill; 'no doubt you had enough on your mind at that time to cause you to forget even more important matters than our poor gift—for it was mine as well as his; but I can recall the circumstance to your recollection; you will remember all about it, when I say you acknowledged the amount, with grateful thanks, in the "Daily News."'

'I never did,' persisted Dolly; 'such an occurrence could not have slipped my memory. I never received that money—never acknowledged having received it. I do recollect—' she was proceeding, when she stopped suddenly.

In a moment she understood the position, but she was not mean enough to take advantage of the opportunity thus presented. She could not tell Mrs Asherill the true version of the affair; she could not ring the bell and bid Esther bring her dressing-case, and produce from the place where it had lain so long, John Jones's letter enclosing two pounds ten.

'There has been some great mistake about this matter, Mrs Asherill,' she said after a pause. 'I never received that fifty pounds; and I should like to have an opportunity of speaking to Mr Asherill on the subject. Ask him to call here next Saturday. Tell him I shall take it as a great kindness if he will favour me with a few minutes' conversation. I have no doubt,' added Dolly a little hypocritically, for she wanted to send poor Mrs Asherill away happy, 'we shall be able to arrive at some understanding.' And she stretched out her hand, which Mrs Asherill took and pressed; then, moved by some impulse she could scarcely have defined, she stooped down and touched the lips of Mortomley's wife, murmuring,

'I wish—I wish, my dear, you were strong and well again.'

'Do not fret about me,' was the quiet reply. 'I shall be well—quite well, some day.'

For the remainder of that week Dolly employed herself at intervals in writing. She was always jotting down memoranda; always asking Esther questions about what was done and left undone after their departure. She wrote to Lang, and received a perfect manuscript from him in reply. She wrote to Mr Leigh, asking him to search the 'Daily News' of a particular week in a particular year for an advertisement which she specified, and by return of post that was forwarded. Finally, she sent a note to Mr Asherill, directed to Salisbury House, and then she waited patiently for Saturday.

On the evening of that day Mr Asherill presented himself at the cottage.

He came intending, spite of the character for sanctity he maintained, to tell many a falsehood in explanation of aught which might seem strange to Mrs Mortomley; indeed, to put the case plainly, *any* falsehood which might best serve his turn.

His wife had, of course, communicated to him all Mr Mortomley's wife had said to her, and he walked over to the cottage, thinking how, with his best manner, he might humbug the little woman Mr Douglas had taken under his fatherly care.

But Dolly's greeting surprised him.

'Thank you very much for coming, Mr Asherill,' she said, holding out her hand; 'I think we may shake hands now, for do you know, I fancy I am at the present moment a better Christian than yourself.'

'It fills my soul with joy to here you say so,' he was beginning, when she interrupted him.

'I want to speak to you on business very important to myself,' she said. 'I want you to do something for me; I did something for you the other day—I kept silence when speech would have made your wife miserable. I did not show her John Jones's letter; I did not tell her of the first advertisement in the "Daily News;" I did not even try to unmask you; so having established a claim on your gratitude, I want you to gratify the request of a dying woman, for I am dying,' she added, speaking with the utmost calmness.

'God bless me!' exclaimed Mr Asherill, surprised for once out of his worldly and religious conventionality.

'I do not think He will,' said Dolly gravely, 'unless you alter very much indeed.'

'I was not thinking of myself when I made so unmeet an exclamation,' he explained.

'Oh! of me?' remarked Dolly. 'Yes, indeed, what I said was quite true—I shall not be here very long, and I am afraid I cannot go quite happily unless I see some near prospect of my husband obtaining his discharge.'

Hearing this, Mr Asherill shook his head—he was sorry—he feared—he lamented—but he felt compelled to say, he saw no chance of Mr Mortomley ever getting free till he had paid ten shillings in the pound.

Then Dolly showed him her hand—showed him the memoranda she had made, the evidence of utter incompetence, of gross mismanagement, of senseless neglect, that might be laid before another meeting of creditors.

She showed him that with energy and money the story of Mortomley's Estate might be made something more real than an empty tale; something out of which a man's freedom unjustly withheld could be justly purchased.

'You can get it for him without all that fuss and trouble,' she said at last wearily, folding up the papers and laying them aside. 'It is to be done quietly, I know; and if you like you can do it.'

He remained silent for a few minutes, then he spoke—

'I do not like talking about business on a Sunday, but still this is a work of necessity. I will think the matter over and see you again to-morrow.'

'Very well,' answered Mrs Mortomley, adding slily 'this is a work of very great necessity.'

Mr Asherill thought it was, at all events. He did not like the turn affairs had taken; and the more he reflected, the more inclined he felt to throw Mr Swanland over and take sides with Mortomley.

He had, after a fashion, hunted with the hounds, but now, he believed, it might prove both more pleasant and more profitable to run with the hare.

He retraced every step already trodden by his firm. He calculated every inch it would be necessary for him to travel in the future, and the result was, he said to Mrs Mortomley,

'I think I can do what you require. Some money may be necessary, but perhaps I had better see Mr Douglas about that?'

'Yes,' agreed Dolly, 'or Lord Darsham, he has promised help if pecuniary help is needed.'

CHAPTER XLV.

CONCLUSION.

It came one glorious morning towards the end of August, when the sunlight was dancing over the Lea, and there was a glory of brightness on the earth as well as on the water.

Mrs Mortomley sat in an easy-chair drawn close up by the open window, and every now and then those around looked at her with furtive and apprehensive glances. There was no longer any effort at disguise. Her aunt, Mrs Werner, Mr and Miss Douglas, Mortomley himself, comprehended the end was very near, and only little Lenore was kept in ignorance. Dolly insisted upon this and on having her sent to Dassell till all should be over.

'God bless you, my child!' was the mother's farewell, uttered without a tear.

She wept her tears afterwards when she was all alone.

'I do not feel nearly so well this morning,' said Mrs Mortomley at last. 'I do wish, oh! how I wish that London letter would come!'

'Never mind the letter, dear,' entreated her husband.

'But I must mind,' she answered. 'I have so hoped it would come in time.'

'So it will,' said Mr Douglas kindly, 'you may be quite certain of that, my dear.

She murmured some words, the sense of which was only caught by Mrs Werner.

'Not in my time, though.'

At that moment the post arrived, and amongst the letters was that Dolly had hoped she might live to read.

Her husband was free, and with a happy smile Dolly leaned back in her chair and scanned the lines as well as weakness would let her.

'You ought not to have risen this morning,' said Miss Gerace severely.

'Oh! aunt, I was so weary of the night,' and then they looked at each other sadly.

'I wish you would all go away and leave me with Archie,' said Mrs Mortomley, after a short pause, and accordingly they went, and husband and wife were left alone.

She had nothing to say to him. If she had she could not have said it to him then. He sat holding her hand in his, and she lay, her head resting on the back of the chair, her figure supported by pillows, her eyes closed, hovering as if loth to go, on the very confines of that life which had to her been so full of joy, and so full of sorrow.

All at once she half raised herself from the chair, and, turning towards her husband, said,

'Archie,' whilst her whole face seemed to beam with love and happiness.

She had never, when he was near, left Homewood without turning at the gate to smile and wave her hand to Mortomley; and it seemed to him then, and he will always retain the pleasant fancy, that from the very shore of Eternity, with the glad light of Heaven shining upon and beautifying her face, she spoke that one word, she turned back for an instant to smile farewell.

THE END.

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